

Next Generation Farmer Loan Program

Program Guidelines | June 2012

> ready > set > succeed





COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF AGRICULTURE
OFFICE OF THE SECRETARY

Dear Friend:

To ensure that Pennsylvania's rich agricultural traditions are passed to future generations, the Commonwealth of Pennsylvania has developed the **Next Generation Farmer Loan Program**.

The purpose of this program is to provide an effective means for federal-state-industry partnerships to provide next generation farmers the opportunity to purchase land and other capital intensive assets to begin their agriculture enterprise. This collaborative program has been developed in partnership between the Pennsylvania Department of Agriculture and the Pennsylvania Department of Community and Economic Development.

The program uses federal tax-exempt mortgage financing to reduce a farmer's interest rate for capital purchases. The program may be used between a borrower and lender for a loan to make a direct purchase, or between a buyer and seller for a contract purchase.

The unique partnership between farmers, lenders and county economic development agencies will assist next generation farmers and their families to begin and preserve our farm enterprises. A strong agriculture also provides economic and societal benefits to communities, which enhance the quality of life for everyone.

If you have questions about this program, I encourage you to contact your local Industrial Development Authority and agricultural lender. All financial decisions are made at the community level.

Thank you for your support of Pennsylvania agriculture.

Sincerely,

A handwritten signature in cursive script that reads "George D. Greig".

George D. Greig

Table of Contents

Section I	Statement of Purpose	1
Section II	Frequently Asked Questions	1
Section III	Flow Chart	3
Section IV	Eligibility	4
A.	Eligible Applicants	4
B.	Eligible Purchases	4
C.	Maximum Loan Amount	5
Section V	Application Process	6
Section VI	Definitions	8
Appendix A	IDA Appendix	10
Appendix B	Supplement to the DCED Single Application	17
Appendix C	IDA List	24
Appendix D	Pennsylvania Median Farmland	36

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Section I – Statement of Purpose

The purpose of the Next Generation Farmer Loan Program is to provide an effective means for federal-state-industry linkages, whereby the public sector can assist beginning and first-time farmers to purchase land, farm equipment, farm buildings and breeding livestock.

The Program uses federal tax-exempt mortgage financing to reduce a farmer's interest rate for capital purchases. The program may be used between a borrower and lender for a loan to make a direct purchase of farm and agricultural machinery and equipment or between a buyer and seller for a contract purchase. The tax-exempt interest income to the lender or contract seller enables them to charge the borrower a lower interest rate, which is exempt from federal, state, and county taxes that would be applicable.

Section II – Frequently Asked Questions

Who is eligible?

Credit Quality – The applicant must meet the lender's credit standards.

Residency – The applicant must be a permanent resident of Pennsylvania when the loan is issued.

Age – The applicant must be at least eighteen (18) years of age when the loan application is submitted.

Capital Requirements – The applicant will be required to document to the satisfaction of the lender that they will have access to adequate working capital, farm equipment and livestock, if appropriate.

Ownership and Active Participation – The owner must be the sole owner and principal user of the project.

Prior Ownership – The applicant must not have had any prior ownership interest in a substantial amount of land. A substantial amount of land is a parcel, which exceeds 30% of the median farm size in the county in which the land is located (Refer to Appendix D for medium farm size).

What can I use the money for?

Agricultural Land – Land located in the Commonwealth of Pennsylvania that is suitable for use in farming and which is or will be operated as a farm.

Agricultural Improvements – Any improvements, buildings, structures or fixtures suitable for use in farming which are located on agricultural land.

Depreciable Property – Property suitable for use in farming such as farm machinery and trucks, for which an income tax deduction for depreciation is allowable.

Purchase from Related Persons – Funds can be used to purchase property from related persons as long as that purchase price is at least equal to the market value of the property and the seller will have no continuing financial interest in it, which means having no direct or indirect ownership and they will not be the principal user of the project.

How does the program work?

The program uses federal tax-exempt mortgage financing to reduce a farmer's interest rate for capital purchases. The program may be used between a borrower and lender for a loan to make a direct purchase of a farm and agricultural machinery and equipment or between a buyer and seller for a contract purchase. The tax-exempt interest income to the lender or contract seller enables them to charge the borrower a lower interest rate, which is exempt from federal, state and county taxes.

Are there fees involved?

Fees associated with the program will vary between lenders and IDA's, and are negotiated independent of the commonwealth departments.

How much can be borrowed?

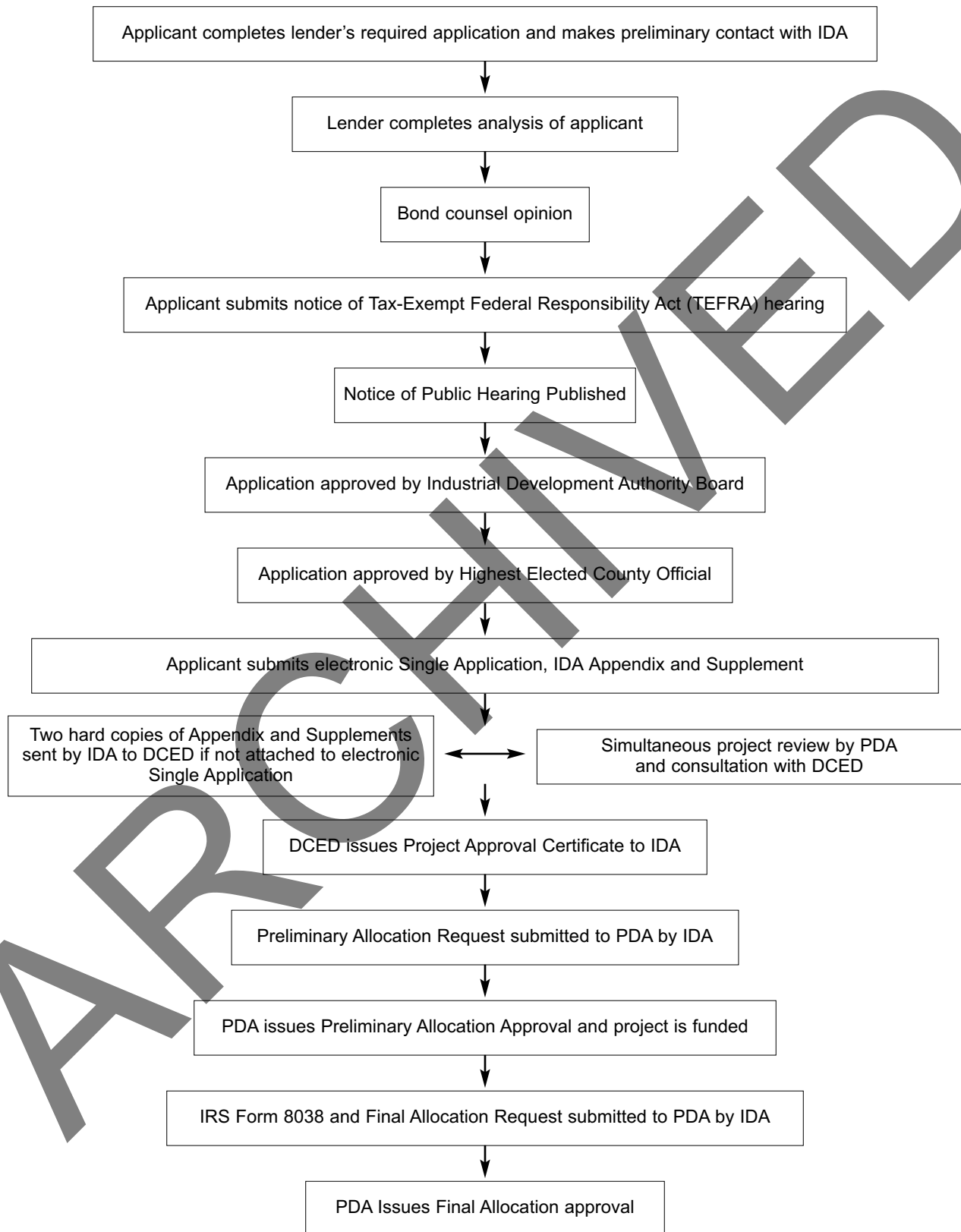
The maximum loan amount is \$488,000 per person; however, the total loan proceeds allocated to the purchase price of used equipment may not exceed \$62,500.

All loan terms and credit decisions are made by the lender and contract seller.

Are there limits on the borrower's net worth?

Yes. To qualify for this Program, a borrower's net worth cannot exceed \$500,000 if filing as an individual or \$1,800,000 as a partnership.

Section III – Flow Chart



THIS PROCESS NORMALLY REQUIRES 60-90 DAYS FOR COMPLETION

Section IV – Eligibility

Beginning and first-time farmers and lenders are encouraged to visit with Industrial Development Authority staff early in the application process to make the entire transaction as simple as possible.

A. Eligible Applicants

Eligible applicants must meet the following criteria:

1. **Credit Quality.** The applicant must work with a lending institution to obtain credit support for the financing and must meet the lender's credit standards.
2. **Residency.** The applicant must be a permanent resident of the Commonwealth of Pennsylvania when the loan is issued.
3. **Age.** The applicant must be at least eighteen (18) years of age when the loan application is submitted.
4. **Capital Requirements.** The applicant will be required to document to the satisfaction of the lender that it has access to adequate cash flow, working capital, farm equipment and livestock, if appropriate.
5. **Ownership and Active Participation.** The applicant must be the sole owner and principal user of the project.
6. **Prior Ownership of Agricultural Land.** The applicant must not have had any prior direct or indirect ownership interest in a substantial amount of land. A substantial amount of land is a parcel, which exceeds 30% of the median farm size in the county in which the land is located. An individual with prior ownership of land may still be eligible if the individual did not participate in the operation of a farm. Refer to Appendix D, which identifies the 30% of median farm size by county.

Ownership or material participation by an individual's spouse or minor child is to be treated as ownership or material participation by an individual.

B. Eligible Purchases

Loan proceeds may be used for the following capital purchases only:

1. **Agricultural Land.** Land located in the Commonwealth of Pennsylvania that is suitable for use in farming and which is or will be operated as a farm (excluding a home or residence on the property, which must be assessed and financed separately from the farm).
2. **Agricultural Improvements.** Any improvements, buildings, structures or fixtures suitable for use in farming which are located on agricultural land. The Program can be used to finance the purchase of new improvements on agricultural land. Agricultural improvements can only be financed if:
 - a. the improvements are purchased in conjunction with agricultural land and used in the operation of a farm to be operated on the agricultural land being purchased; and
 - b. a sufficient amount of qualified rehabilitation expenditures are incurred by the borrower with respect to the agricultural improvements within two years from the date of issue of the loan.
3. **Depreciable Agricultural Property.** Personal property suitable for use in farming for which an income tax deduction for depreciation is allowable in computing federal income tax under the Internal Revenue Code of 1986, as amended. Examples include but are not limited to, farm machinery and trucks.

- a. Feeder livestock, seed, feed, fertilizer and other types of inventory or supplies do not qualify as depreciable agricultural property. The Program can be used to finance the purchase of any new depreciable agricultural property, and used depreciable agricultural property if it is purchased in conjunction with agricultural land and used in the operation of a farm to be operated on the agricultural land being purchased. **The total loan proceeds allocated to the purchase price of used equipment may not exceed \$62,500.**
 - b. **No portion of the loan proceeds may be used for the purchase of a residence. The applicant must make a down payment or obtain conventional financing for the value of the residence.**
4. **Purchase From Related Persons.** The Program can be used to purchase property from a related person. The IRS states that the following, among others, are deemed to be “related persons” of an individual: grandfather, grandmother, father, mother, brother, sister, child, grandchild, or spouse. In addition, a partnership and each of its partners (and their spouses and minor children) are related persons, as are an S corporation and each of its shareholders (and their spouses and minor children). A related person also includes certain related corporations and partnerships. The foregoing list is not exclusive. There are certain other entities and individuals that could also be considered related persons. Note that certain individuals are not related persons. For example, an aunt, uncle, nephew, niece, brother-in-law or sister-in-law would not be treated as a related person. If Next Generation Farmer Program loan proceeds are used to purchase property from a related person, the applicant must certify and provide supporting documentation that the purchase price of the property is at least equal to the market value of the project. The applicant must also certify that the seller will have no continuing financial interest in the project, will not be a principal user of the project and will have no other direct or indirect ownership of the project.

C. Maximum Loan Amount

The maximum loan amount is \$477,000 per person. If the borrower has obtained prior financing under this program, the loan amounts when totaled cannot exceed \$488,000. The maximum loan amount will be adjusted annually for inflation.

Section V – Application Process

- A. Farmers who are interested in the Next Generation Farmer Loan Program should contact a local Industrial Development Authority (IDA). If the IDA has an established relationship with a private lender, the IDA will refer the individual to that particular private lender. If the IDA does not have an established relationship with a private lender, the individual will need to contact private lenders on their own and/or request assistance from the IDA.
- B. The private lender first makes its own loan analysis, determines what collateral and guarantees are necessary and sets the interest rate and payment schedule for the loan. The lender should consult with its tax advisors to calculate the appropriate interest rate. A lender who is subject to alternative minimum tax may not benefit from the tax-exempt status of the loan.
- C. Upon completion of the credit review, the lender will consult with the IDA. The lender will then process the loan application and assist the individual in completing the appropriate documents.
- D. The borrower will then complete the Authority's application. The IDA will review the information accompanying the application. Once the Authority's application is satisfactory the project will be presented to the Board.
- E. After the application has been approved by the IDA Board, a public hearing must be held on the proposed project. A notice of public hearing must be published in a newspaper of general circulation in the county in which the project is located at least 14 days prior to the actual day of the meeting. The public hearing is normally held concurrently with the public meeting of the IDA Board. Once the public hearing has been held, a Highest Elected Official Letter must be obtained from the highest elected official of the county in which the project is located. When the following items have been obtained/completed, an electronic Single Application for Assistance is completed, and two copies of the following items are sent to DCED:
 1. IDA Resolution
 2. Proof of Publication (a copy from the newspaper of the public hearing notice)
 3. Highest Elected Official Letter
 4. Counsel Opinion Letter
 5. Letter of Intent (from the lender)
 6. IDA Appendix
 7. Application Supplement

If any of the above named items are missing from the application submitted to DCED, the application is not considered complete. The Electronic Single Application for Assistance can be found at <https://www.esa.dced.state.pa.us/ESAW/>.

- F. When the electronic single application is received, DCED will forward a copy to the Pennsylvania Department of Agriculture (PDA) for their independent review for allocation. DCED has a total of 20 days to review a complete application. DCED will run Contractor Responsibility Clearance(s) on the principal(s). If the principal(s) are compliant with both searches, then an approval is issued. The approval certificate is transmitted to the IDA. If the principal(s) are not compliant with the commonwealth in either or both instances, the principal(s) must take corrective action for an approval to be issued.
- G. After the IDA receives project approval from DCED, the IDA must submit a Preliminary Allocation Request (PAR) to PDA for the project to receive an allocation of the commonwealth's private activity bond volume cap committed to first-time farmer projects.
1. The amount of the PAR cannot be more than the approved project amount. It may, however, be less than or equal to the project approval amount.
 2. The PAR must be submitted to PDA **PRIOR** to closing. If allocation is available, the PAR will be approved by PDA and the project can close. The PAR approval is good for 90-days beginning the day it is approved. The project must close within the 90-day period. If the project does not close within this period, the IDA must immediately contact PDA.
- H. Once the project closes, the IDA must submit an IRS 8038 form and a Final Allocation Request (FAR) form to PDA for approval within 15 days of the project closings. Otherwise, the project may lose allocation.
1. The amount of the FAR cannot be more than the PAR. It may, however, be less than or equal to the PAR approval amount.
- I. After the loan documents have been signed by the borrower and lender and approved by the IDA, the IDA will authorize the lender to fund the project.
- J. To facilitate the making of the loan, the Lender Loan Agreement provides that the lender will act as agent and fiduciary for the IDA in connection with the loan. The principal and interest of the loan are payable solely out of the revenue derived from the borrower's promissory note, which is secured by collateral furnished by the borrower. The loan, which is issued by the IDA and purchased by the lender, is a non-recourse obligation of the IDA. The principal and interest on the loan do not constitute an indebtedness of the IDA or a charge against its general credit or general fund.
1. If the lender determines that a Guaranty of Promissory Note is required, it must use the form of guaranty included in the loan documents package.
 2. The IDA's role is that of a conduit. It has no fiscal or management responsibilities whatsoever. The IDA assists the applicant in securing financing at tax-exempt interest rates.
 3. The Borrower will make installment payments to the lender, and/or contract seller, consistent with terms and conditions of the note.
 4. Loans may not be assumed without the prior approval of IDA, and then only if the assuming party is an eligible applicant. The benefits of the loan made at the tax-free rate from the proceeds of an IDA mortgage must remain with the qualified borrower, and no person other than the borrower may obtain the benefits of the IDA loan.
- K. Fees - Fees associated with the Program will vary among lenders and, are negotiated independent of the commonwealth departments.

Section VI – Definitions

The definitions used in the Next Generation Farmer Loan Program are important to lenders, local industrial development authorities, and individual(s) contemplating use of the Program.

- A. Agricultural Improvements** – Any improvements, buildings, structures or fixtures suitable for use in farming which are located on agricultural land.

No portion of the loan proceeds may be used for the purchase of a residence. The applicant must make a down payment or obtain conventional financing for the value of the residence.

- B. Agricultural Land** – Land suitable for use in farming and which is or will be operated as a farm.
- C. Application** – Each application must include the following: first-time or beginning farmer’s name, address, financial data, description of anticipated use of loan proceeds, amount of loan or contract sale to be financed, down payment amount (if any), statement of beginning farmer’s net worth, a summary of proposed loan or contract terms and certification of the beginning farmer.

If a mortgage is sought with respect to a partnership, separate applications and financial statements must be submitted by each partner and an aggregate financial statement covering the partnership and all partners must also be submitted.

- D. Beginning Farmer** – An individual or partnership with a low or moderate net worth who engages in farming or wishes to engage in farming, and that has not at any time had any direct or indirect ownership interest in “substantial farmland.”
- E. Depreciable Agricultural Property** – Personal property suitable for use in farming for which income tax deduction for depreciation is allowable in computing federal income tax under the Internal Revenue Code of 1986.
- F. Farm** – A farming enterprise which is recognized in the community as a farm rather than a rural residence.
- G. Farming** – The cultivation of land for the production of agricultural crops, the raising of poultry, the production of eggs, the production of milk, the production of fruit and other horticultural crops, grazing, the production of livestock, aquaculture, hydroponics, and the production of forest products.
- H. First-Time Farmer** – A person who has never had a direct or indirect ownership interest in “substantial farmland” in the operation of which he or she has materially participated. An ownership interest or material participation by a person’s spouse or minor child will be attributed to that person as well.

However, Federal tax law also provides that a person’s prior ownership interest in farmland will be disregarded if:

1. Such farmland was disposed of while the person was insolvent; and,
 2. Section 108 of the Internal Revenue Code applied to the indebtedness with respect to such farmland; that is, the person was not required to recognize income for federal tax purposes from the cancellation of the indebtedness of the farmland loans.
- I. Indirect Land Ownership** – If a person holds a minimal interest in a family farm corporation, a limited partnership, a trust, or any other type of entity which in turn owns farmland in an amount which is greater than 30 percent of the median size farm in the county, and the person materially participates in the operation of such farmland, then the person will not qualify as a first-time farmer.

J. Low or Moderate Net Worth –

1. For an individual, an aggregate net worth of the individual and the individual's spouse and minor children of less than \$500,000, adjusted annually based upon the percentage change in average farm real estate values in Pennsylvania, as reported by the USDA National Agricultural Statistics Service.
2. For partnership, an aggregate net worth of all partners, including each partner's net capital in the partnership, together with each partner's spouse and minor children of less than \$1,000,000, adjusted annually based upon the percentage change in average farm real estate values as reported by the USDA National Agricultural Statistics Service. However, the aggregate net worth of each partner shall not exceed \$500,000, adjusted annually based upon the percentage change in average farm real estate values in Pennsylvania, as reported by the USDA National Agricultural Statistics Service.

The current aggregate net worth figures applicable to a determination of "low or moderate net worth" are available on-line, through the following PDA website: www.PAgrows.com

- K. Net Worth** – Total assets minus total liabilities, as determined in accordance with generally accepted accounting principals with appropriate exceptions and exemptions reasonably related to an equitable determination of the beginning farmer's or partnership's net worth. Assets shall be valued at fair market value.
- L. Note Purchaser** – Any individual, lender, corporation, government or governmental subdivision or agency, business trust, estate, trust, partnership or association, or any other legal entity that obtains an Authority note under the Program in connection with a contract sale or loan to a beginning farmer.
- M. Related Persons** – According to the IRS, includes grandfather, grandmother, father, mother, brother, sister, child, grandchild or spouse. It also includes certain corporations and partnerships.
- N. Substantial Farmland** – Any parcel of land is substantial farmland unless such parcel is smaller than 30 percent of the median size of a farm in the county where the parcel is located.
- O. Total Asset** – Total assets shall include, but not be limited to, the following: cash crops or feed on hand; livestock held for sale; breeding stock; marketable loans and securities (not readily marketable); accounts receivable; notes receivable; cash invested in growing crops; net cash value of life insurance; machinery and equipment; cars and trucks; farm and other real estates including life estates and personal residence; value of a beneficial interest in a trust, government payments or grants, and other assets. Total assets shall not include items used for personal, family or household purposes by the applicant, but in no event shall such property be excluded to the extent a deduction for depreciation is allowable for federal income tax purposes. All assets shall be valued at fair market value by the participating lender. Such value shall be what a willing buyer would pay a willing seller in the locality.
- P. Total Liabilities** – Total liabilities shall include, but not be limited to, the following: accounts payable, notes or other indebtedness owed to any source, taxes, rent, amount owed on a real estate contract or real estate mortgages, judgments, accrued interest payable, any other liabilities. Liabilities shall be determined on the basis of generally accepted accounting principles.
- Q. Volume Cap** – The dollar amount of tax-exempt obligations that each state can issue in a given year.
- R. Preliminary Allocation Request (PAR)** – Commonwealth form that requests allocation of a portion of the volume cap to be earmarked for a specific project in an amount that is equal to or less than the project approval amount.
- S. Final Allocation Request (FAR)** – Commonwealth form that indicates the actual dollar amount of the loan to finance the project. This amount must be equal to or less than the approved PAR amount.
- T. IRS 8038** – IRS form that must be filled out and filed with the IRS indicating the amount of tax-exempt allocation received. The approved FAR must be attached to this form when it is submitted to the IRS.



IDA APPLICATION APPENDIX

TYPE OF BOND FINANCING

Issuer:

- PEDFA
- IDA

Bond Type:

- Tax-Exempt
- Taxable

Tax-Exempt Category:

- Manufacturing
- Exempt Facility
- Non-Profit
- Housing
- Refunding
- Other

SIC CODES

Beneficiary SIC Code _____

Company Occupant SIC Code _____

SITE DESCRIPTION

If the project involves more than one site, or more than one facility on the site, please provide the following details for each site and for each facility.

If the project involves a NEW site:

- Land (acquisition) acres _____
- Facility (acquisition) sq. ft. _____
- Facility (expansion) sq. ft. _____
- Facility (renovation) sq. ft. _____
- Facility (construction) sq. ft. _____

If the project involves an EXISTING site:

- Land (existing) acres _____
- Facility (acquisition) sq. ft. _____
- Facility (expansion) sq. ft. _____
- Facility (renovation) sq. ft. _____
- Facility (construction) sq. ft. _____

RELOCATION

Is the Beneficiary or Company moving from another site? Yes No

If yes, please complete the following. *(refer to program guidelines)*

Former site: _____

Reason for move: _____

Miles from project site (if move is within PA): _____

OTHER TENANTS

Please complete the following summary for each tenant (other than the Occupant) located on the project premises.

If there are no other tenants, please indicate this below.

Tenant Name	Business Activity	SIC Code	Sq. Ft. Leased

BENEFICIARY AND COMPANY / OCCUPANT ORGANIZATION DESCRIPTION

OWNERSHIP STRUCTURE

List the type of organization (sole proprietorship, corporation, general or limited partnership, non-profit) for both the Beneficiary Company/Occupant, as well as the year that each was formed. If applicable, list the Corporation Tax Box Number and the Sales & Use Tax License Number for each organization.

	Type of Organization	Year Formed	Corporation Tax Box #	Sales/Use Tax License #
Beneficiary:				
Co/Occupant:				

OWNERSHIP

List all principal owners, controlling stockholder or partners of both the Beneficiary and the Company/Occupant. Include the percentage of ownership of each, as well as their Social Security Number (if individual) or FEIN (if company). If the Beneficiary and/or the Company/Occupant is owned by one or more companies, list the owners of each company their percentage of ownership & social security number. If the Beneficiary and/or Company/Occupant is publicly held with no controlling stockholders, please indicate this below.

Company Name	Principal Owners	FEIN or Social Security #	Percentage of Ownership

AFFILIATED ORGANIZATIONS

List all companies with which the Beneficiary and/or the Company/Occupant are affiliated. For each affiliate, list the nature of the affiliation and the affiliate's location.

Company Name	Affiliation	Location

TAX EXEMPT ELIGIBILITY

(For Tax-Exempt Projects Only)

Please complete this section if you wish to be considered for tax-exempt financing.

RESTRICTED USES OF TAX-EXEMPT LOAN

1. No portion of the loan may be used to finance the following:

- | | |
|----------------------|-------------------------------------|
| Airplane | Massage parlor |
| Beer or liquor store | Racetrack |
| Country club | Racquet sports facility |
| Gambling facility | Skating facility |
| Golf course | Sky box or other private luxury box |
| Health club facility | Suntan facility |
| Hot tub facility | Tennis club |

2. For manufacturing projects, no more than **25%** of the loan can be used to construct or acquire facilities whose primary purpose is:

- Retail service of food and beverage
- Automobile sales or service
- Recreation or entertainment

3. For manufacturing projects, use of the loan for the following facilities is partially restricted:

- Residential facilities
- Farm land, buildings or equipment
- Condominium facilities such as a single building, enclosed shopping mall, strip offices, stores or warehouses using substantial common facilities.

Is the loan to be applied to any of the above uses? Yes No

If yes, please explain on a separate attachment.

REFUNDING

Is this financing a refunding of outstanding tax-exempt debt? Yes No

If yes, please attach a copy of IRS form 8038 filed in respect of debt to be refunded.

TAX EXEMPT ELIGIBILITY

(For Tax-Exempt Projects Only)

CAPITAL EXPENDITURE RESTRICTIONS *(Applicable to manufacturing projects only)*

If an individual, corporation, or partnership (or any related entity) receives over \$1,000,000 in tax-exempt financing (including the current financing and any outstanding tax-exempt financing for a facility within the same jurisdiction as the proposed financing), federal tax law places the following restrictions on the Beneficiary Owner/Developer and Company/ Occupant:

The total of the following with respect to the Beneficiary and Company/Occupant (and any related entity) cannot exceed \$20,000,000:

- a) Tax-exempt financing for projects (including this project) or other facilities located in the same city, township, or incorporated municipality; and
- b) Capital expenditures on projects (including this project) or other facilities located in the same city, township, or incorporated municipality, during the six-year period beginning three years prior to funding of this project.

Capital expenditures or bond financing of related persons count toward the \$20,000,000 limit. "Related persons" include any entity related by more than 50% overlapping ownership, including ownership through family relatives.

Please list below all capital expenditures paid, incurred, or expected to be paid by the Beneficiary and Company/Occupant, in the six year period beginning three years before the anticipated commencement of this project, for projects or facilities located in the same city, township, or incorporated municipality.

Capital expenditures may include:

- | | | |
|----------------------|--------------------------|-----------------------------------|
| Land/Building | Architects, Engineers | Purchase of corporate stock |
| Construction | Intangibles | Capitalized credit support costs |
| Equipment | Tenant improvements | Capitalized property taxes |
| Capitalized interest | Covenants not to compete | Research and development |
| Legal fees | Capitalized overhead | Equipment to be moved to facility |

Calendar Year	Expenditures incurred or to be incurred for this project facility	Expenditures to be incurred at other facilities in the same jurisdiction
-3	_____	_____
-2	_____	_____
-1	_____	_____
Current Project	_____	_____
+1	_____	_____
+2	_____	_____
+3	_____	_____
TOTALS:	_____	_____

TAX EXEMPT ELIGIBILITY

(For Tax-Exempt Projects Only)

OUTSTANDING TAX-EXEMPT FINANCING

Manufacturing: The Beneficiary/Developer and Company/Occupant (and any entity related to either) cannot have outstanding tax-exempt financing anywhere in the United States or its territories or possessions in excess of \$40 million, including the current financing.

Non-Profit: The non-profit entity and all related persons cannot have outstanding non-hospital tax-exempt financing in excess of \$150 million, including the current financing.

Does the Beneficial Owner/Developer and Company/Occupant have any outstanding tax-exempt financed facilities in the United States which fall into the following categories:

Current project. Yes No

Other facilities owned by the Beneficiary/Developer or Company/Occupant and which were financed with tax-exempt bonds. Yes No

Facilities owned by an entity in which the Beneficiary/Developer, Company/Occupant, or, a related entity of either owns more than 50% of the entity. Yes No

Facilities leased or occupied by the Beneficiary/Developer or Company/Occupant or which were financed with tax-exempt bonds. Yes No

If you answered yes to any of the above questions please list below the outstanding amount of tax-exempt debt and the location of the facility.

Outstanding Amount of Tax-Exempt Financing	Municipality, County & State where Financed Facility is Located	Percent of Facility Owned/Occupied

TAX EXEMPT ELIGIBILITY

(For Tax-Exempt Projects Only)

FACILITY USE BREAKDOWN *(Applicable to manufacturing projects only)*

For manufacturing projects, up to, but no more than 25% of the tax-exempt proceeds may be used to finance office, research and development, and warehousing space or equipment, provided they are directly related to the manufacturing facility and are located on the same premises. **Please complete the following table which breaks down the usage of the facility to be financed.**

Activity	Floor Space to be Financed by Bonds	Percentage
Office Space	_____	_____
Research & Development	_____	_____
Storage of Raw Materials	_____	_____
Storage of Finished Products	_____	_____
Manufacturing	_____	_____
Retail	_____	_____
Other Industrial	_____	_____
Other Commercial	_____	_____
Vacant	_____	_____
TOTAL	_____	_____

ACQUISITION OF EXISTING FACILITY *(For manufacturing and exempt facility projects)*

Will any part of the proposed loan be used to acquire an existing building? Yes No

If yes, the Beneficiary/Developer or Company/Occupant must make qualifying rehabilitation expenditures (on the building and any existing equipment contained within it) **at least equal to 15%** of the amount of the loan spent on the acquisition. Enlargements to the building do not count toward this 15% of rehabilitation expenditures. The 15% of rehabilitation expenditures can be financed through the loan or through other sources, but must be made within two years of the date of the acquisition or the date of issuance of the tax-exempt bonds, whichever is later.

Describe the proposed rehabilitation expenditures.

Expenditure Source	Amount	Financing

IDA EXHIBITS

1. Applicant Resolution

All applicants must include a resolution duly adopted by the Applicant's (IDA's) governing board. This resolution should identify the Beneficiary (borrower) and the loan amount, and briefly describe the project scope.

2. Financial Letter of Intent

All applicants must include a "Letter of Intent" from a financial institution. This letter may be provided by: the letter of credit bank; the underwriter; the board purchaser or other guarantor.

3. Contact List

Please attach a list with the mailing address, contact name, and contact telephone number for each of the following entities, where applicable: Company's counsel; letter of credit bank; underwriter and bond counsel.

4. Preliminary Bond Counsel Opinion

ALL Next Generation Farmer Loan Applications must include a preliminary opinion from a qualified bond counsel that states the project appears to qualify for tax-exempt financing under federal law. The opinion should specify the federal tax-exempt category for which the project qualifies. The bond counsel firm which provides this letter should be listed in The Bond Buyer's Municipal Marketplace (known also as the "Red Book").

5. TEFRA Information

Tax-exempt applications must include a proof of publication of the TEFRA public hearing notice and the necessary elected official approval for each project site. The minutes from the TEFRA hearing must be attached in any of the following circumstances:

- 1) if the TEFRA hearing was attended by any members of the general public, other than persons representing the Beneficiary, Company/Occupant or IDA;
- 2) if the project is located primarily outside of the IDA's county;
- 3) if the project falls under the exempt facility category or
- 4) if the project involves a multi-family housing facility.

6. Applicant Fees

To be completed by the IDA. List all Applicant (IDA) fees to be charged to the Beneficiary for the IDA project.

	Amount	Formula (if applicable)
One-Time Fee	_____	_____
Annual Fee	_____	_____



NEXT GENERATION FARMER LOAN PROGRAM

Supplement to the DCED Single Application

To be completed by Applicant(s) - Please complete all questions

PART I – GENERAL INFORMATION

Name

Social Security Number

Age

Address: _____

1. Seller of Project: _____

Seller's Address: _____

Seller's Relationship to Applicant(s): _____

2. Have you ever owned, directly or indirectly, any land? Yes No
If yes, please indicate the number of acres owned, the county and state in which the land was located, and the highest value of the property during the time you owned it.

Number of Acres: _____ Highest Value: _____
County, State: _____

3. If you are now married, has your spouse ever owned, directly or indirectly, any land? Yes No N/A
If yes, please indicate the number of acres owned, the county and state in which the land was located, and the highest value of the property during the time your spouse owned it.

Number of Acres: _____ Highest Value: _____
County, State: _____

4. If you have children, has any of them while under the age of 18, owned, directly or indirectly, any land?
 Yes No N/A
If yes, please indicate the number of acres owned, the county and state in which they were located, and the highest value of the property during the time your minor child owned it.

Number of Acres: _____ Highest Value: _____
County, State: _____

5. Does the project consist in part of a residence? Yes No

6. Amount of loan request: \$ _____

7. Expected date of closing: _____

To be completed by Applicant(s) - Please complete all questions

PART II – CERTIFICATION OF APPLICANT(S)

In submitting this application, I, the undersigned applicant, have read the following statements and hereby certify that:

1. I am a permanent resident of the Commonwealth of Pennsylvania at the time of bond issuance.
 True False
2. The project will be located within the Commonwealth of Pennsylvania.
 True False
3. The project shall be used only for farming by myself or my family.
 True False
4. I have previously received tax-exempt financing from a governmental entity or authority (describe the project, name of the borrower, and amount of prior loan, or indicate none). *This item must be completed; If not applicable, please indicate.*
5. Persons who are related persons to me, as described below, have previously received tax-exempt financing from a governmental entity or authority (describe the project, name of borrower, and amount of prior loan, or indicate none). "Related persons," as defined in Section 144(a)(3) of the Internal Revenue Code includes, among others, a father, mother, brother, sister, grandparent, grandchild or spouse, a partnership or corporation in which the Applicant(s) or any of the foregoing relatives has more than 50% interest, a partnership and each of its partners, and an S corporation and each of its shareholders (and their spouses and minor children).
6. None of the proceeds of the loan shall be used, in whole or in part, for working capital (including but not limited to, proceeds used to finance inventory or supplies such as feed, fertilizer, fuel, feeder cattle, pigs and lambs).
 True False
7. I have or will have access to adequate working capital, farm equipment, machinery or livestock.
 True False
8. I agree that the loan may not be assumed by another person without the prior approval of the IDA, and then only if the purchaser of the property is an eligible applicant for an NGF loan. I plan to retain the property financed by the loan for their term of the loan. I also understand the benefits of the loan resulting from the exemption from Federal income taxation of interest on the NGF mortgage must be retained by myself, and no person to whom property is traded or otherwise transferred may obtain the benefits of the NGF loan.
 True False
9. Neither I, nor any related persons, as described above, have commenced acquisition or construction of any part of the project to be financed with the proceeds of the loan and neither I, nor any related persons have entered into any contract or purchase agreement, installment or otherwise, in connection with (i) the construction or acquisition of the project or any part thereof of the project, or (ii) the off-site fabrication or acquisition of any part of the project.
 True False
10. If the project is being acquired directly or indirectly from a related party, the purchase price equals or exceeds the fair market value of the project (DCED and/or Department of Agriculture at their discretion can request copies of this documentation) and I have provided documentation to the IDA of this
 True False

To be completed by Lender

PART III – REPRESENTATIONS OF THE LENDER

- 1. Purchase price of project: \$ _____
- 2. Value of residence and any buildings, such as garage, related to residence (if N/A please indicate):

- 3. Personal financial statements for applicant(s) received: Yes No
Net worth of applicant(s) is: \$ _____

To be completed by Lender

PART IV – CERTIFICATION OF LENDER

The undersigned Lender has read the following statements and hereby certifies that:

- 1. The applicant is a "Beginning Farmer" as defined in III. Admin. Code Part 1400 Article XIV, as amended.
- 2. The applications have documented to the satisfaction of the Lender that they have sufficient education, training and experience for the anticipated farming operation.
- 3. To the best of the Lender's knowledge, each of the certifications of the applicants set forth in this application is true and correct.
- 4. The proceeds of the loan will not be used to provide working capital, including but not limited to, proceeds used to finance inventory or supplies such as feed, seed, fertilizer, fuel, feeder cattle, pigs and lambs.
- 5. The Lender shall not fund this project until so authorized by the IDA.

Lender: _____

Contact Name: _____

Address: _____

Telephone: _____

County: _____

Signature

Date

To be completed by Lender

PART V – SUMMARY OF LOAN TERMS

Interest Rate

- 1. **Interest rate calculation is:** Simple Compound
- 2. **If calculation is compound, how often will interest be compounded?** _____
 If rate is fixed, the rate will be _____
 If rate is variable, the rate at the date of closing will be _____
 If rate is variable, how long will the initial rate remain in effect? _____
 If rate is variable, how often will the rate be adjusted? _____
- 3. **Number of points charged by Lender** _____

Payment Provisions

- 1. **Term of loan in years:** _____
- 2. **Frequency of payments:**

	<u>Principal</u>	<u>Interest</u>
Annual		
Semi-Annual		
Quarterly		
Monthly		
.....		
- 3. **First payment date if payment dates will not be tied to closing date:** _____
- 4. **Loan to contain call feature at Bank's option at any time after five years?** Yes No
 If yes, explain when call option may initially be exercised and at what intervals thereafter:

Public Hearing Notice Information - Location of Farm

County: _____

Township: _____

For projects including farmland or improvements, driving directions from the nearest edge of the nearest town, including names or numbers of all roads. For projects with equipment only, no driving directions are necessary.

FAIR MARKET VALUE CERTIFICATE

To be completed if seller is grandparent, parent, or sibling.

The undersigned on behalf of _____ (the "Lender") in connection with the sale from _____ (the "Seller") of Agricultural Land, Agricultural Improvements and /or Depreciable Agriculture Property as identified: _____

to _____ (the "Beginning Farmer"), to be financed through the Next Generation Farmer Loan Program, hereby certifies that the purchase price being paid by the Beginning Farmer to the Seller for the Project is the fair market value of the Project.

IN WITNESS WHEREOF, I have hereunto set my official signatures as of:

_____ day of _____, 20_____

(Lender/Bank Name)

(Signature of Loan Officer)

(Print or Type Name of Loan Officer)

(Title)

RELATED PERSON CERTIFICATE

To be completed only if seller is grandparent, parent, or sibling.

The undersigned Seller(s) owns the following Agricultural Land, Agricultural Improvements, and/or Depreciable Agricultural Property (the "Project")

which is being sold to _____ (the "Beginning Farmer") and is being financed through the Next Generation Farmer Loan Program.

IN WITNESS WHEREOF, I have hereunto set our official signatures as of:

_____ day of _____, 20_____

SELLER:

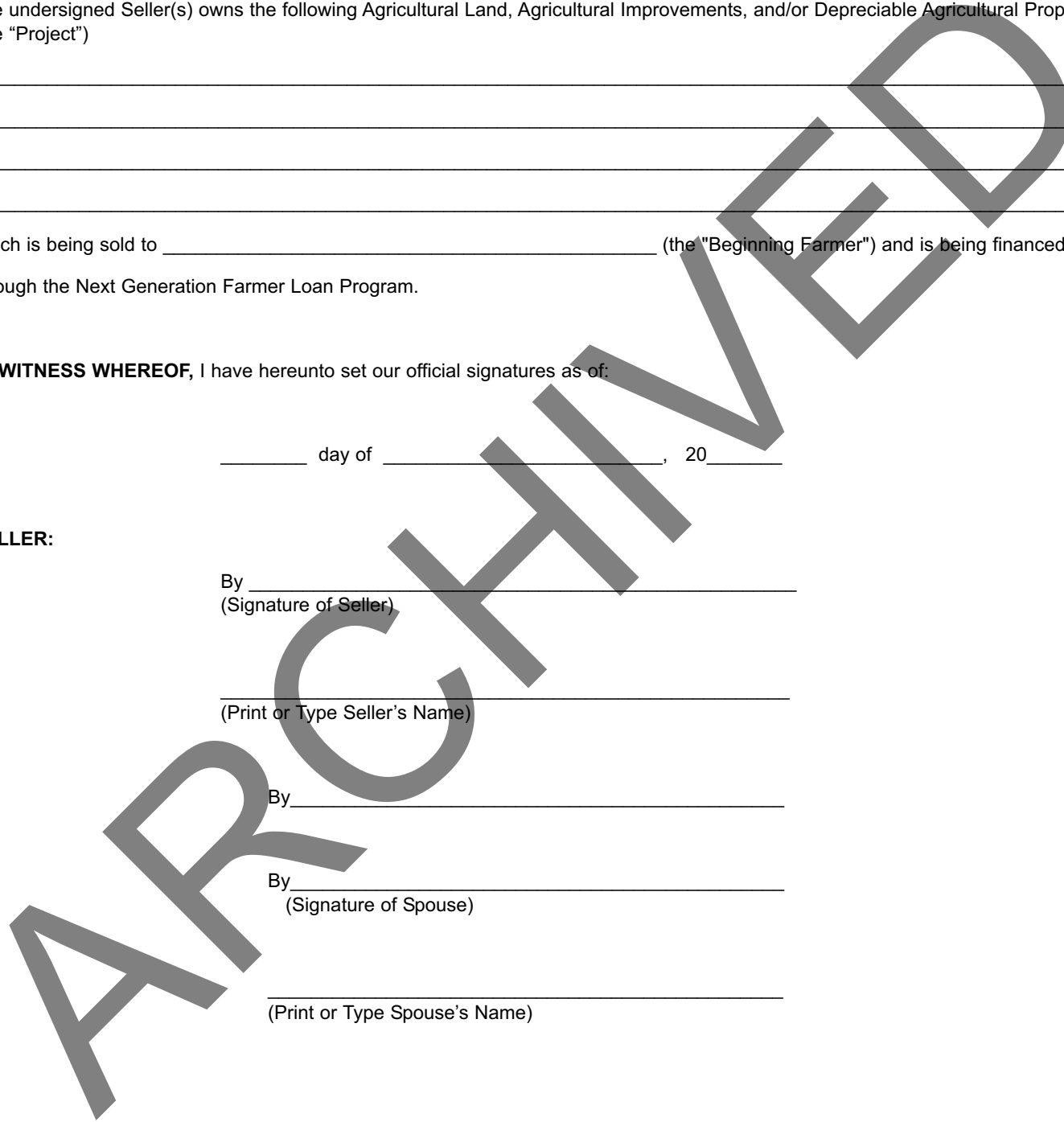
By _____
(Signature of Seller)

(Print or Type Seller's Name)

By _____

By _____
(Signature of Spouse)

(Print or Type Spouse's Name)



Industrial Development Authority Contact List

Adams County

Gettysburg Area Industrial Development Authority

Mr. Robert L McQuaide
18 Carlisle St, Suite 204
Gettysburg, PA 17325
Tel: (717)337-1360

Adams County Industrial Development Authority

Ms. Robin Fitzpatrick, President
1300 Proline Place
Gettysburg, PA 17325
Tel: (717)334-0042

Littlestown Industrial Development Authority

Ms. Barbara Jo Entwistle, Solicitor
66 W Middle St
Gettysburg, PA 17325
Tel: (717)334-6761
Fax: (717)334-7447

Allegheny County

Allegheny County Industrial Development Authority

Mr. Darnell O. Moses, Manager
425 Sixth Avenue, Suite 800
Pittsburgh, PA 15219
Tel: (412)350-1067
Fax: (412)642-2217

Chartiers Valley Industrial & Commercial Development Authority

Ms. Jacquelin L. Weitzel, Assistant Secretary
110 E Main Street
Carnegie, PA 15106
Tel: (412)279-7179
Fax: (412)279-7178

McCandless Industrial Development Authority

Ms. Mary Kovacsics, Secretary
9955 Grubbs Road
Wexford, PA 15090
Tel: (412)364-0616
Fax: (412)366-8999
Website: www.townofmccandless.org

McKeesport Industrial Development Authority

Mr. Dennis K. E. Pittman, Chairman
502 Fifth Avenue, Suite 409
McKeesport, PA 15132
Tel: (412)675-5020
Fax: (412)675-5049

Moon Industrial Development Authority

Jim Webster, Solicitor
Three Gateway Center, 22nd Floor
401 Liberty Avenue
Pittsburgh, PA 15222
Tel: (412)281-5060
Fax: (412)281-4499

Mt. Lebanon Industrial Development Authority

Mr. William McKain, Director of Finance
710 Washington Road
Pittsburgh, PA 15228
Tel: (412)343-3404
Fax: (412)343-3753

North Versailles Township Industrial Development Authority

Dennis J Simon, Chairman
1401 Greensburg Avenue
North Versailles, PA 15137
Tel: (412)680-6996

Wilkins Area Industrial Development Authority c/o Papernick & Gefsky, LLC

Mr. Alan Papernick, Solicitor
One Oxford Centre, 34th Fl, 301 Grant St.
Pittsburgh, PA 15219
Tel: (412)765-2212
Fax: (412)765-3319
Website: www.papernick-gefsky.com

Wilkesburg Borough Industrial and Commercial Development Authority

Ms. Tracey Evans, Chairman
1714 Lincoln Way
White Oak, PA 15131
Tel: (412)664-4433

Armstrong County

Armstrong County Industrial Development Authority

Mr. Michael Coonley
124 Armsdale Road, Suite 205
Kittanning, PA 16201
Tel: (724)548-1500
Fax: (724)545-6055

Beaver County

Beaver County Industrial Development Authority

Mr. James Palmer, Manager
250 Insurance Street, Suite 300
Beaver, PA 15009
Tel: (724)728-8610
Fax: (724)728-3666
Website: www.beavercountyced.org

Center Township Industrial and Commercial Development Authority

Ms. Rachael DelTondo, Secretary
224 Center Grange Road
Center Township, PA 15001
Tel: (724)774-0271
Fax: (724)774-6055

Bedford County

Bedford County PA Industrial Development Authority

Ms Bette Slayton, Recording Secretary
Bedford County Business Center
ONE Corporate Drive, Suite 101
Bedford, PA 15522
Tel: (814)623-4816
(800)634-8610
Fax: (814)623-6455
Website: www.bcda.org

Berks County

Berks County Industrial Development Authority c/o Berks County Services Center

Mr. Thomas C. McKeon, Executive Director
633 Court Street, 14th Floor
Reading, PA 19601
Tel: (610)478-6341
Fax: (610)478-6331
Website: www.co.berks.pa.us/ida

New Morgan Industrial Development Authority

Mr. Frank Eisenhower, President
75 Grace Blvd, Bldg D, Room 3
Morgantown, PA 19543
Tel: (610)286-9666

Blair County

Blair County Industrial Development Authority

Mr. Martin J. Marasco, Executive Director
3900 Industrial Park Drive
Altoona, PA 16602
Tel: (814)944-6113
Fax: (814)946-0157

Bradford County

Bradford County Industrial Development Authority

Mr. Robert J. Landy, Solicitor
228 Desmond St
P.O. Box 206
Sayre, PA 18840
Tel: (570)888-7753
Fax: (570)888-9284

Central Bradford Development Authority c/o Central Bradford Progress Authority

Mr. Anthony J. Ventello, Executive Director
One Elizabeth Street, Suite 3
Towanda, PA 18848
Tel: (570)265-0937
Website: www.cbprogress.org

Bucks County

Bristol Township Industrial Development Authority

Ms. Karen M. Quinn, Solicitor
547 E. Washington Ave.
Newtown, PA 18940
Tel: (215)968-3900
Fax: (215)504-2300

Bucks County Industrial Development Authority

Mr. Robert F. Cormack, Executive Director
2 East Court Street
Doylestown, PA 18901
Tel: (215)348-9031
Fax: (215)348-8829
Website: www.bcedc.com

Delaware Valley Industrial Development Authority

Mr. Lawrence J. Schwartz, Solicitor
1425 Easton Road, Suite 200
Warrington, PA 18976
Tel: (215)343-4201
Fax: (215)491-7217

Nockamixon-Bucks County Industrial Development Authority

Mr. Stephen A. Shelly, Solicitor
525 W. Broad Street
Quakertown, PA 18951
Tel: (215)538-1400
Fax: (215)538-9033

Perkasie Borough Industrial Development Authority

Mr. Marc B. Davis, Solicitor
620 North Chestnut Street
Perkasie, PA 18944
Tel: (215)699-6000
Fax: (215)699-0231

Quakertown Area Industrial & Commercial Development Authority

Mr. Scott McElree, Borough Manager
35 N Third Street
Quakertown, PA 18951
Tel: (215)536-5001
Fax: (215)538-9281

Sellersville Industrial Development Authority Borough of Sellersville

Mr. Alan S. Frick, Borough Manager
140 E. Church St.
Sellersville, PA 18960
Tel: (215)257-5075
Fax: (215)257-6163

Telford Industrial Development Authority c/o Stanford S. Hunn Associates

Mr. Stanford S. Hunn, Solicitor
171 Corporate Drive
Montgomeryville, PA 18936
Tel: (215)641-2850
Fax: (215)641-2853

The Upper Bucks Authority

Mr. Francis X. Grabowski, Solicitor
One South Fifth St.
P.O. Box 192
Perkasie, PA 18944
Tel: (215)257-8066

Butler County

Butler County Industrial Development Authority

Mr. Ken Raybuck, Executive Director
222 South Main St.
Butler, PA 16001
Tel: (724)285-1717
Fax: (724)285-7622

Cambria County

Cambria County Industrial Development Authority

Mr. Kenneth A. Mesko, Secretary/Treasurer
209 S Center St
P.O. Box 94
Ebensburg, PA 15931
Tel: (814)472-7420
Fax: (814)472-7425
Website: www.cambriacountypa.org

Cresson Area Industrial Development Association

Mr. Scott Eberhart, President
524 Central Avenue
Cresson, PA 16630
Tel: (814)886-8409
Fax: (814)886-5008
Website: www.cressonarea.com

Cameron County

Cameron County Industrial Development Authority

Mr. Cliff M. Clark, Executive Director
Emporium Borough Municipal Building
421 North Broad Street
Emporium, PA 15834
Tel: (814)486-3439
Fax: (814)486-2716
Website: www.cameroncountyida.com

Carbon County

Carbon County Industrial Development Authority

Mr. Thomas S. Nanovic, Solicitor
Nanovic Law Offices
57 Broadway, P.O. Box 359
Jim Thorpe, PA 18229
Tel: (570)325-2774
Fax: (570)325-0138
Website: www.nanolaw@ptd.net

Centre County

Bellefonte Area Industrial Development Authority

Mr. Thomas Schrack Solicitor
326 West Lamb Street
Bellefonte, PA 16823
Tel: (814)238-4926
Fax: (814)237-5752

College Township Industrial Development Authority

Ms. Bonnie Spetzer, Chairman
1481 East College Ave
State College, PA 16801
Tel: (814)235-7653
Fax: (814)238-6565
Website: www.ctida.com

Ferguson Township Industrial & Commercial Development Authority

Mr. Mark A. Kunkle, Executive Secretary
3147 Research Drive
State College, PA 16801
Tel: (814)238-4651
Fax: (814)238-3454

State College Borough Industrial and Commercial Development Authority

Mr. Michael S. Groff, Finance Director
243 South Allen Street
State College, PA 16801
Tel: (814)278-4712
Fax: (814)234-7148
Website: www.statecollegepa.us

Chester County

Central & Western Chester County Industrial Development Authority

Mr. Michael L. Grigalonis, COO
737 Constitution Drive
Exton, PA 19341
Tel: (610)458-5700
Fax: (610)458-7770

Chester County Industrial Development Authority

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Tel: (610)458-5700
Fax: (610)458-7770

Uwchlan Township Industrial Development Authority

Mr. Joseph E Toner III, Chairman
715 N Ship Road
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Tel: (610)594-2545
Tel: (610)363-0518

Clarion County

Clarion County Industrial Development Authority

Mr. Bradford R. Ehrhart, Executive Director
21 N 6th Avenue
Clarion, PA 16214
Tel: (814)226-9045
Fax: (814)226-9047

Clearfield County

Clearfield County Industrial Development Authority

Mr. Robert Swales, Executive Director
250 Technology Drive, Suite 1
Clearfield, PA 16830
Tel: (814)768-7838
Fax: (814)768-7338
Website: www.clearlyahead.com

Clinton County

Clinton County Industrial Development Authority

Mr. Lewis G. Steinberg, Solicitor
333 North Vesper Street
P.O. Box 5
Lock Haven, PA 17745
Tel: (570)748-2961
Fax: (570)748-8182

Columbia County

Columbia County Industrial Development Authority

Mr. Alfred Gaffney, Co-Administrator
238 Market Street
Bloomsburg, PA 17815
Tel: (570)784-2522
Fax: (570)784-2661

Crawford County

Crawford County Industrial Development Authority

Ms. Lisa Pepicelli-Youngs, Solicitor
363 Chestnut St
Meadville, PA 16335
Tel: (814)337-7000
Fax: (814)337-3776

Titusville Industrial Development Authority

Mr. J. Michael Allyn, Executive Director
110 West Spring Street
P.O. Box 425
Titusville, PA 16354
Tel: (814)827-3668
Fax: (814)827-2696

Cumberland County

Borough of Shippensburg Industrial Development Authority

Mr. Edward S. Goodhart, Treasurer
111 North Fayette St
Shippensburg, PA 17257
Tel: (717)532-2147
Fax: (717)532-6948

Cumberland County Industrial Development Authority

Mr. Omar Shute, Assistant Treasurer
401 E. Louther St., Ste 209
Carlisle, PA 17013
Tel: (717)240-7182
Fax: (717)243-6928
Website: www.cumberlandbusiness.com

East Penn Industrial and Commercial Development Authority

Mr. Robert Gill, Township Manager
98 S Enola Dr
Enola, PA 17025
Tel: (717)732-0711
Fax: (717)732-7810

Hampden Industrial Development Authority

Mr. Thomas R. Shriver, Chairman
230 South Sporting Hill Rd.
Mechanicsburg, PA 17050
Tel: (717)761-1409

Dauphin County

Dauphin County Industrial Development Authority

August "Skip" Memmi, Deputy Executive Director
112 Market Street - 7th Floor
Harrisburg, PA 17101
Tel: (717)780-6250
Fax: (717)257-1513
Website: www.dauphincounty.org/community-economic-development/

Susquehanna Township Commercial and Industrial Development Authority

Mr. Gary Myers, Chairman
1900 Linglestown Road
Harrisburg, PA 17110
Tel: (717)909-9223
Fax: (717)540-4298
Website: www.susquehannatwp.com

Township of Derry Industrial and Commercial Development Authority

Mr. James N. Negley, Manager
600 Clearwater Road
Hershey, PA 17033
Tel: (717)533-2057
Fax: (717)533-7174
Website: www.derrytownshipicda.org

Upper Dauphin Industrial Development Authority

Mr. Jeff Engle, Solicitor
420 Summers Road
Millersburg, PA 17061
Tel: (717)692-2345

Delaware County

**Delaware County Chester Waterfront
Industrial Development Authority**

Mr. J. Adam Matlawski, Solicitor
100 West 6th Street, Suite 100
Media, PA 19063
Tel: (610)565-4322

Delaware County Industrial Development Authority

Mr. Bob Lietzel
200 East State Street, Suite 205
Media, PA 19063
Tel: (610)566-2225
Fax: (610)566-7337
Website: www.delcopa.com

Upper Darby Industrial Development Authority

c/o McNichol, Byrne & Matlawski, P.C.

Mr. J. Adam Matlawski, Solicitor
606 E. Baltimore Pike
Media, PA 19063
Tel: (610)565-4322
Fax: (610)565-9531

Elk County

Elk County Industrial Development Authority

Mr. Karl E. Geci, Solicitor
35 N Broad St
Ridgway, PA 15853
Tel: (814)776-6191
Fax: (814)772-5153

Erie County

Erie County Industrial Development Authority

Karen Clark, Director of Public Finance
5240 Knowledge Parkway
Erie, PA 16510
Tel: (814)899-6022
Fax: (814)899-0250
Website: www.connectforsuccess.org

**Summit Township Industrial and Economic
Development Authority**

Mr. Daniel J. Pastore, Solicitor
8900 Old French Road
Erie, PA 16509
Tel: (814)456-5318

Fayette County

Fayette County Industrial Development Authority

Mr. Ernest P. DeHaas, Solicitor
99 East Main Street, 2nd Floor
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Uniontown, PA 15401
Tel: (724)439-3900
Fax: (724)439-3335

Forest County

Forest County Industrial Development Authority

Mr. Farley Wright, Director
668 Elm St
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Tionesta, PA 16353
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Fax: (814)755-3539

Franklin County

**Borough of Shippensburg
Industrial Development Authority**

Mr. Edward Goodhart, Treasurer
111 North Fayette Street
Shippensburg, PA 17257
Tel: (717)532-2147

Franklin County

Industrial Development Authority

Mr. David G. Sciamanna, Executive Director
100 Lincoln Way East, Suite A
Chambersburg, PA 17201
Tel: (717)264-7101
Fax: (717)267-0399
Website: www.chambersburg.org

Greater Chambersburg Chamber of Commerce

Mr. David G. Sciamanna, President
100 Lincoln Way East, Suite A
Chambersburg, PA 17201
Tel: (717)264-7101
Fax: (717)267-0399
Website: www.chambersburg.org

Letterkenny Industrial Development Authority

Mr. John M. Van Horn, Executive Director
5540 Coffey Avenue
Chambersburg, PA 17201
Tel: (717)267-9351
Fax: (717)267-9353
Website: www.cvbpa.org

Fulton County

Fulton County Industrial Development Authority

Mr. John Duffey, Secretary/Treasurer
201 Lincoln Way West
McConnellsburg, PA 17233
Tel: (717)485-3012

Greene County

Greene County Industrial Development Authority

Ms. Robbie Matesic, Acting Executive Director
49 South Washington Street
Waynesburg, PA 15370
Tel: (724)627-9259
Fax: (724)627-6569
Website:
<http://www.co.greene.pa.us/secured/gc/depts/pd/ida/index.htm>

Huntingdon County

Huntingdon County Industrial Development Authority

Mr. Scot D. Gill, Solicitor
223 Penn Street
Huntingdon, PA 16652
Tel: (814)643-2460
Fax: (814) 643-3229
Email: hcggo@penn.com

Indiana County

Indiana County Industrial Development Authority

Mr. James D. Carmella, Solicitor
724 Church Street
Indiana, PA 15701
Tel: (724)349-7722

Juniata County

Juniata County Industrial Development, Inc.

Mr. Fred E. Naylor
287 East Industrial Drive, Suite 101
Mifflintown, PA 17059
Tel: (717)436-8201
Fax: (717)436-2564

Lackawanna County

Carbondale Industrial Development Authority

Ms. Nancy Perri, Project Manager
10 Enterprise Drive
Carbondale, PA 18407
Tel: (570)602-9932
Fax: (570)282-1426

Lackawanna County Industrial Development Authority

Mr. John T. Flanagan, Chairman
200 Adams Avenue
Scranton, PA 18503
Tel: (570)344-5711
Fax: (570)344-6934

Municipal Industrial Development Authority of Scranton

Mr. Paul J LaBelle, Solicitor
116 N Washington Avenue
Scranton, PA 18503
Tel: (570)346-1425

Lancaster County

East Hempfield Township Industrial Development Authority

Mr. Dan A. Blakinger, Solicitor
1700 Nissley Road
Landisville, PA 17538
Tel: (717)299-1100
Fax: (717)299-9529

Elizabethtown Industrial Development Authority

Ms. Roni Ryan, Secretary/Treasurer
600 South Hanover Street
Elizabethtown, PA 17022
Tel: (717)367-1700
Fax: (717)367-6800

Lancaster Industrial Development Authority

Mr. Benjamin H. Bamford, Chairman
120 North Duke Street
Lancaster, PA 17602
Tel: (717)299-1100
Fax: (717)299-9529

Lawrence County

Lawrence County Industrial Development Authority

Mr. Joseph Bullano, Solicitor
2656 Wilmington Road
New Castle, PA 16105
Tel: (724)658-1648

Lebanon County

Bethel Industrial Development Authority of Lebanon County

Mr. John D. Enck, Solicitor
c/o John D. Enck, Esq.
P.O. Box 1188
Lebanon, PA 17042
Tel: (717)272-7621
Fax: (717)273-1693

Jackson Township Industrial Development Authority

Mr. Paul A. Lundberg, Solicitor
60 North Ramona Road
Myerstown, PA 17067
Tel: (717)273-3733
Fax: (717)273-1535

Lebanon County Industrial Development Authority

Mr. Charles Mellinger, Secretary
36 Ridge Avenue
Lebanon, PA 17042
Tel: (717)273-5646

Lehigh County

Allentown Commercial & Industrial Development Authority

Mr. Scott Unger, Executive Director
P.O. Box 1400
Allentown, PA 18105
Tel: (610)435-8890
Fax: (610)435-6166

Lehigh County Industrial Development Authority

Mr. John Kingsley, Vice President of Finance
2158 Avenue C, Suite 200
Bethlehem, PA 18017
Tel: (610)266-6622
Fax: (610)266-7623
Website: www.lehighvalley.org

Whitehall Township ICDA

Mr. Joseph L. Englert, Chairman
3219 MacArthur Road
Whitehall, PA 18052
Tel: (610)435-4411

Luzerne County

City of Wilkes-Barre Industrial Development Authority

Mr. Donald D. McFadden, Executive Director
69 Public Square, Suite 1203
Wilkes-Barre, PA 18701
Tel: (570)825-6878

Hazleton Area Industrial Development Authority

Mr. Pasco L. Schiavo, Solicitor
101 West 27th Street
Hazle Township, PA 18202
Tel: (570)454-3583
Fax: (570)455-2199

Luzerne County Industrial Development Authority

Mr. Gary F. Lamont, Secretary/Treasurer - Exec. Dir.
163 S. Washington Street
Wilkes-Barre, PA 18701
Tel: (570)823-9899
Fax: (570)823-9433

Wilkes-Barre Industrial Development Authority

Mr. Donald D. McFadden, Executive Director
69 Public Square - Suite 1203
Wilkes-Barre, PA 18701
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Fax: (570)825-6879

Lycoming County

Lycoming County Industrial Development Authority

Mr. Vincent Matteo, Secretary/Treasurer
100 West Third Street
Williamsport, PA 17701
Tel: (570)320-4201

McKean County

McKean County Industrial Development Authority

Rob Veileux, Secretary
17137 Route 6
Smethport, PA 16749
Tel: (814)887-4009
Fax: (814)887-3234

Mercer County

Mercer County Industrial Development Authority

Mr. Larry Richards, Executive Director
749 Greenville Road, Suite 100
Mercer, PA 16137
Tel: (724)662-3705
Fax: (724)662-0283
Website: www.penn-northwest.com

Sharon Industrial Development Authority

Ms. Janet Thomas, Secretary
155 West Connelly Boulevard
Sharon, PA 16146
Tel: (724)983-3230
Fax: (724)983-1961

Mifflin County

Mifflin County Industrial Development Authority

Mr. Robert P. Postal, Asst. Secretary
6395 SR 103N - Building 50
Lewistown, PA 17044
Tel: (717)242-0393
Fax: (717)242-1842

Monroe County

Monroe County Industrial Development Authority

Mr. Charles A. Leonard, Executive Director
300 Community Drive, Suite D
Tobyhanna, PA 18466
Tel: (570)839-1992
Website: www.pmedc.com

Montgomery County

Abington Township Industrial & Commercial Development Authority

c/o Stanford S. Hunn Associates
Mr. Stanford S. Hunn, Solicitor
119 Keystone Dr, Ste 100
Montgomeryville, PA 18936
Tel: (215)641-2850
Fax: (215)641-2853

Cheltenham Township Industrial Development Authority

c/o Hamburg, Rubin, Mullin, Maxwell & Lupin
Ms. Merle Uchrach, Solicitor
8230 Old York Road
Elkins Park, PA 19027
Tel: (215)887-1000
Fax: (215)661-0315

East Norriton Industrial Development Authority

c/o Hamburg, Rubin, Mullin, Maxwell & Lupin
Mr. J. Scott Maxwell, Esquire, Solicitor
375 Morris Road, P.O. Box 1479
Lansdale, PA 19446
Tel: (215)661-0400
Fax: (215)661-0315

Franconia Township Industrial Development Authority

Mr. Robert A. Walper
671 Allentown Blvd.
Franconia, PA 18924
Tel: (610)397-6506
Fax: (610)397-0450

Hatfield Township Industrial Development Authority

Mr. Marc B. Davis, Solicitor
1950 School Road
Hatfield, PA 19440
Tel: (215)699-6000
Fax: (215)699-0231

Horsham Industrial & Commercial Development Authority

c/o Hamburg, Rubin, Mullin, Maxwell & Lupin
Ms. Merle Ochrach, Solicitor
1025 Horsham Road
Horsham, PA 19044
Tel: (215)661-0400
Fax: (215)661-0315

Limerick Township Industrial Development Authority

c/o Hamburg, Rubin, Mullin, Maxwell, & Lupin
Ms. Merle Ochrach, Solicitor
1025 Horsham Road
Horsham, PA 19044
Tel: (215)661-0400

Montgomery County Industrial Development Authority

Mr. Gerald J. Birkelbach, Executive Director
Human Services Ctr, 5th Floor, 1430 DeKalb Street
Norristown, PA 19401
Tel: (610)272-1100
Fax: (610)278-5944
Website: www.montcoworks.com

**Montgomery Township Industrial
Development Authority**

c/o Hamburg, Rubin, Mullin, Maxwell & Lupin
Ms. Merle R. Ochrach, Solicitor
375 Morris Rd, P.O. Box 1479
Lansdale, PA 19446
Tel: (215)661-0400
Fax: (215)661-0315

**Narberth Borough Industrial
Development Authority**

Mr. Gerald Birkelbach, Consultant
311 Oreland Mill Road
Oreland, PA 19075
Tel: (215)233-9035

Souderton Industrial Development Authority

Mr. Robert G. Bricker, Solicitor
114 E. Broad St.
P.O. Box 64739
Souderton, PA 18964
Tel: (215)723-4374
Fax: (215)723-1840

**Upper Hanover Township Industrial
Development Authority**

c/o Gregory S. Ghen, Esquire
516 Main Street
Pennsburg, PA 18073
Tel: (215)679-5925
Fax: (215)679-8013
Website: <http://upperhanovertownship.org/Idauthority.htm>

**West Norriton Township Industrial
Development Authority**

c/o Hamburg, Rubin, Mullin, Maxwell & Lupin
Ms. Merle Ochrach, Solicitor
375 Morris Road, P.O. Box 1479
Lansdale, PA 19446
Tel: (215)661-0400

Montour County

Montour County Industrial Development Authority

Mr. Robert L. Marks, Solicitor
29 Mill Street
Danville, PA 17821
Tel: (570)275-3411
Fax: (570)275-3759

Northampton County

**Northampton County Industrial
Development Authority**

Ms. Alicia Karner, Executive Director
669 Washington Street
Easton, PA 18042
Tel: (610)559-3200
Fax: (610)559-3775

Northumberland County

**Northumberland County Industrial Development
Authority**

Mr. James E. King, Executive Director
399 South 5th Street
Sunbury, PA 17801
Tel: (570)988-4279
Fax: (570)988-4436

Perry County

Perry County Industrial Development Authority

c/o Perry County Commissioners
Mr. Gary Stouffer, President
P.O. Box 37
New Bloomfield, PA 17068
Tel: (717)697-3551
Fax: (717)697-6953

Philadelphia County

Philadelphia Authority for Industrial Development

Ms. Nicole Krippel, PAID Bond Administrator
2600 Centre Square W, 1500 Market St
Philadelphia, PA 19102
Tel: (215)496-8020
Fax: (215)977-9618
Website: www.pidc-pa.org

Pike County

**Pike County Industrial & Commercial
Development Authority**

Ms. Rachel Hendricks, Vice President
209 East Harford Street
P.O. Box A
Milford, PA 18337
Tel: (570)296-7332
Fax: (570)296-2852

Potter County

Potter County Industrial Development Authority

Mr. D. Bruce Cahilly, Solicitor
DBC Enterprises
102 North Main Street
Coudersport, PA 16915
Tel: (814)274-9465

Schuylkill County

Schuylkill County Industrial Development Authority

Mr. Frank J. Zukas, Executive Director
91 S Progress Ave
Pottsville, PA 17901
Tel: (570)622-1943
Fax: (570)622-2903

Snyder County

Snyder County Industrial Development Authority

Mr. Donald L. Bottiger, Chairman
Snyder County Courthouse
Middleburg, PA 17842
Tel: (570)374-1345

Somerset County

Somerset County Industrial Development Authority

Mr. Jeff Silka, Executive Director
124 North Center Avenue
P.O. Box 48
Somerset, PA 15501
Tel: (814)445-9655

Sullivan County

Sullivan County Industrial Development Authority #2

Ms. Lynne A. Stabryla, Recording Secretary
Post Office Box 157
LaPorte, PA 18626
Tel: (570)946-5201

Susquehanna County

Susquehanna County Industrial & Commercial Development Authority

Mr. Gerry Franceski, Chairman
County Courthouse
Montrose, PA 18801
Tel: (570)679-2256

Tioga County

Tioga County Industrial Development Authority

Mr. Harry Webster
1 Charles Street
P.O. Box 347
Wellsboro, PA 16901
Tel: (570)724+-4056

Union County

Union County Industrial Development Authority

Mr. Michael Huddock, Solicitor
Union County Courthouse
103 South Second Street
Lewisburg, PA 17837
Tel: (570)524-4766

Venango County

Franklin Industrial & Commercial Development Authority

Mr. Thomas J. Allen, Executive Director
191 Howard Street
Franklin, PA 16323
Tel: (814)432-4476
Fax: (814)432-4777
Website: www.ficda.org

Venango Industrial Development Authority

Mr. Randy Seitz, President & COO
217 Elm Street
Oil City, PA 16301
Tel: (814)677-3152 x116
Fax: (814)677-5206
Website: www.venangoedc.org

Warren County

Warren County Industrial Development Authority

Mr. James Decker, Executive Director
308 Market St.
Warren, PA 16365
Tel: (814)723-3050
Fax: (814)723-6024
Website: www.wcda.com

Washington County

Washington County Industrial Development Authority

Mr. Jeff M. Kotula, Executive Director
20 East Beau Street
Washington, PA 15301
Tel: (724)225-3010
Fax: (724)228-7337

Wayne County

Wayne County Industrial Development Authority

Mr. Robert J. Suhosky, Chairman
100 4th Street, Suite 24
Honesdale, PA 18431
Tel: (570)253-2245

Westmoreland County

Latrobe Industrial Development Authority

Robert Lightcap, Solicitor
1004 Ligonier Street, 4th Floor
P.O. Box 758
Latrobe, PA 15650
Tel: (724)539-3511
Fax: (724)539-3527

Westmoreland County Industrial Development Authority

Mr. Alan K. Berk, Solicitor
115 North Main St
Greensburg, PA 15601
Tel: (724)850-1400
Fax: (724)834-0363

Wyoming County

Wyoming Industrial Development Authority

Mr. Eric A. Brown, Executive Director
1 Courthouse Square
Tunkhannock, PA 18657
Tel: (570)996-2261
Fax: (570)836-5797

York County

York County Industrial Development Authority

Ms. J. Kenetha Hansen, Assistant Secretary
144 Roosevelt Avenue
Suite 100
York, PA 17401
Tel: (717)846-8879
Fax: (717)843-8837
Website: www.ycedc.org

Updated: 6/27/2012

Pennsylvania Median Farm Size by County (Pennsylvania Average Farm Size, 2007)

<u>County</u>	<u>Median Acres</u>	<u>30% of Median</u>
<i>Pennsylvania</i>	<i>65</i>	<i>19.5</i>
Adams .....	.50 .....	.15
Allegheny .....	.40 .....	.12
Armstrong .....	.93 .....	.27.9
Beaver .....	.53 .....	.15.9
Bedford .....	.112 .....	.33.6
Berks .....	.50 .....	.15
Blair .....	.89 .....	.26.7
Bradford .....	.115 .....	.34.5
Bucks .....	.21 .....	.6.3
Butler .....	.61 .....	.18.3
Cambria .....	.68 .....	.20.4
Cameron .....	.95 .....	.28.5
Carbon .....	.50 .....	.15
Centre .....	.73 .....	.21.9
Chester .....	.35 .....	.10.5
Clarion .....	.90 .....	.27
Clearfield .....	.80 .....	.24
Clinton .....	.67 .....	.20.1
Columbia .....	.66 .....	.19.8
Crawford .....	.82 .....	.24.6
Cumberland .....	.45 .....	.13.5
Dauphin .....	.50 .....	.15
Delaware .....	.26 .....	.7.8
Elk .....	.49 .....	.14.7
Erie .....	.57 .....	.17.1
Fayette .....	.65 .....	.19.5
Forest .....	.66 .....	.19.8
Franklin .....	.89 .....	.26.7
Fulton .....	.109 .....	.32.7
Greene .....	.89 .....	.26.7
Huntingdon .....	.100 .....	.30
Indiana .....	.74 .....	.22.2

County	Median Acres	30% of Median
Jefferson	.92	.27.6
Juniata	.71	.21.3
Lackawanna	.66	.19.8
Lancaster	.52	.15.6
Lawrence	.78	.23.4
Lebanon	.40	.12
Lehigh	.33	.9.9
Luzerne	.64	.19.2
Lycoming	.83	.24.9
McKean	.88	.26.4
Mercer	.82	.24.6
Mifflin	.60	.18
Monroe	.37	.11.1
Montgomery	.22	.6.6
Montour	.56	.16.8
Northampton	.36	.10.8
Northumberland	.62	.18.6
Perry	.80	.24
Philadelphia	.8	.2.4
Pike	.50	.15
Potter	.123	.36.9
Schuylkill	.56	.16.8
Snyder	.60	.18
Somerset	.110	.33
Sullivan	.112	.33.6
Susquehanna	.100	.30
Tioga	.113	.33.9
Union	.70	.21
Venango	.68	.20.4
Warren	.70	.21
Washington	.70	.21
Wayne	.100	.30
Westmoreland	.64	.19.2
Wyoming	.70	.21
York	.36	.10.8

Source: 2007 Census of Agriculture, released 2/4/2009