

ANNUAL REPORT 2020



Progress Authority

SUSQUEHANNA COUNTY

Local Leadership Provides Small Business Assistance

Trehab Community Agency for Susquehanna County was the recipient of several CARES act fundings as much descended on the County, community and the Agency.

The Agency's immediate challenge was to reset management of several key programs for the County, immediate response was continuation of quality services and necessity to promote safety measures for Staff and Agency clientele.

Drug and Alcohol Treatment process included implementation of Telehealth, Workforce Training also include staff working remotely yet continuing to connect Workforce clientele with training and Community Resources. The Weatherization program was temporarily suspended until safety measures could be integrated into the program, Direct Client Housing Assistance continued with implemented safety measures.

Our Program heroes were Food Bank workers who continued to provide important assistance and Transportation Drivers who continued to work transporting clients in need.

Our overall management goal was to maintain quality services and insure safety, during one of the biggest challenges Agency staff has ever encountered.

Within the framework of the Agency Workforce Program, we became acutely aware of the impact on safety mandated shutdowns on Susquehanna County small businesses.

Our immediate response to this was as is always the case to reach out to the Progress Authority, and to try to develop problem solutions to this critical issue facing small businesses.

The Agency's initial efforts were to participate in Business Assistance program by Cabot Oil Company. This important effort was understandably to throw an initial lifeline to small businesses in the County.

County Commissioners Elizabeth Arnold, Alan Hall, and Judy Herschel immediately recognized the urgent need to assist small businesses in the County due to State mandated safety measures put in place. In conjunction with the CARES Act funding, the Commissioners requested Trehab to administer a Program to provide operational assistance to small businesses in need of help to remain in business. Trehab and the Progress Authority collaborated to administer the Program. The Commissioners authorized the expenditure of nearly \$400,000 to assist 59 small businesses throughout the County. The Commissioners are to be commended for this forward thinking to assist businesses and the County citizens that work in the businesses to remain solvent.

The Commissioners again should be applauded on their foresight in regards to their small business assistance. But more importantly we need to diligently continue to support our small businesses in Susquehanna County.

THANK YOU



Thank you Susquehanna County Commissioners for approval of Small Business Assistance Program for Susquehanna County.

The Program, administered by Trehab and Progress Authority provided operational assistance for 59 small businesses in the County.

As the impact of COVID-19 continues, NOW is the time for ALL OF US TO SUPPORT OUR SMALL BUSINESSES during these uncertain times.

Please continue to SUPPORT OUR SMALL BUSINESSES IN SUSQUEHANNA COUNTY.



A Message from the Director

Anthony J. Ventello

Despite the enduring chaos 2020 has thrown down, communities, businesses and government have banded together to stay afloat. Every one of us has been dramatically impacted in the function of our daily lives. I will not remind you of all the issues we face, but only focus on our energy to support economic development and strengthen our counties. Fortunately, the Progress Authority was able to assist local small businesses with direct grants to help with business interruption impacts from COVID 19. This was possible through assistance provided by the Susquehanna County Commissioners with stop-gap funding sources.

A key factor with being forced to separate is the intensified need for rural broadband. Both Bradford and Susquehanna Counties have authorized the advancement of dark fiber networks to assist our last mile providers with infrastructure to bridge the rural divide in connectivity gap. As always, too many miles of road and



not enough people put us at a great disadvantage to secure traditional sources of funding. Creativity has been the key to everyone's efforts to beat the pandemic. Rural innovation and resourcefulness have always been the separating factor to the state and federal political dynamics that leave us unserved. It is our rural inertia that makes

the distinct difference in our success.

I must thank our County Commissioners for their confidence and support of the Progress Authority's mission. With their commitments to broadband and local business support, the Progress Authority has been able to focus on programs that have the greatest impact to our local economy.

I can only summarize with two quotes that best fit these current times which, by the way, if you look back historically, we have persevered many difficult times.

"If there is no struggle, there is no progress." Frederick Douglass

"In the middle of difficulty lies opportunity." Albert Einstein

I am also grateful to our board of directors for their guidance and approval.

I pledge a continued, forceful effort maximizing our deployment of economic development services to what is most important to us locally. I thank you for your continued support.

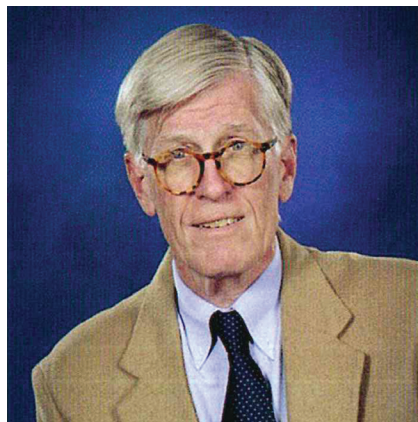
A Message from the President

George Conner

While recently watching the nightly news and seeing the reactions of medical professionals as they contemplated being vaccinated against the COVID-19 virus, I was struck by how emotionally charged the event was. Some expressed a near joyful release; they were finally protected from the effects they had been battling for nearly nine months. They could now return home at the end of their shift and not fear carrying the virus to their family. Some expressed a relief that patient loads might now be diminished. But overall there was an overriding sense of hope. One young doctor spoke for many of us, he opined that he had "a lot more hope for what's to come".

It's difficult to look back at 2020 and not see the year as "the worst of times". Will historians always refer to the era as the Pandemic Years? The force of the pandemic, political unrest and division, a widening income gap, and general social upheavals seem discouraging beyond comprehension. Hopefully, a more optimistic landscape will develop from the ruins of 2020. The very forces that tear at the social fabric give rise to new ideals, release the potential of scientific discovery, and create opportunities for fresh starts.

As individuals making our way through each day and doing whatever our



job in life is, just one day seems insignificant. During these pandemic times each day often seems like a repetition of the previous day. Life choices are cumulative. Days become decades and decades become careers and lifetimes.

The members of the Economic Development Advisory Board devote a few hours each month to sharing accumulated decades of experience with the Progress Authority staff, asking questions, making suggestions, and gaining an understanding of what needs to be done to pull new businesses into the county. The Board member's choice to volunteer has a cumulative impact. Members John Kameen and Joe

Andre measure their service by the decade. Others on the Board have served for years. I thank them all for giving their time and expertise to serve the county.

The decades of experience that Tony, Chris, and T. bring to their jobs is also cumulative and powerful. The list of projects and accomplishments of the Progress Authority is long and described more fully on other articles in this report. But I want to give a shout out to two ongoing endeavors. The Dark Fiber/Connectivity project is a major Progress Authority success this year. Long a top priority, better Internet service is closer to becoming a reality because of the initiative taken by the Authority. Second on my list of successes, the revolving loan fund is a significant continuing service that the Authority offers to businesses needing a loan assist. Good intentions sometimes just need good funding and this service makes getting funding easier.

2021 may not become "the best of times," but at a minimum we have a fresh calendar to look at, a fresh spreadsheet to fill or a chance that the old normal will become a new beginning. We can hope that the Progress Authority continues to make progress. We know that the board members will continue to serve. And in general we can have "a lot more hope for what's to come".



Identifying • Demonstrating • Building • Understanding

Engage! is a Pennsylvania state-wide business retention and expansion (BRE) program designed to regularly and proactively interact with targeted companies. The overall goal of Engage! is to retain existing businesses in a community and to help them grow and expand by building solid relationships with business owners or key decision makers and economic development partners and their representatives. Engage! is intended to regularly interact with companies for the purposes of:

Identifying needs and matching resources to help existing businesses and industries address their challenges to become more competitive and successful.

Demonstrating to local business and industry that the community recognizes and depends on

their contribution to the local/state economy.

Building community capacity to sustain growth and development.

Understanding and addressing the common themes articulated by PA business in order to drive policy and the menu of DCED programs and partner services for long range business retention and expansion efforts.

2020 posed a very interesting time for our local businesses and industries. As communities shut down during the pandemic, most business owners/managers were left with many unanswered questions. The Progress Authority utilized their contacts from the Engage! Program to proactively reach out to these businesses to help guide them through this unprecedented time. Questions about what businesses

could remain open, what are the restrictions if they are permitted to be open, funding options for all businesses both open and closed, grant programs, low interest loan programs, etc. were discussed. All these discussions were logged into the state's customer retention software in real time to help shape the state's response to the pandemic. This proactive exchange of information and resources between the business owner and the economic development professionals was the key to successfully navigating the pandemic on the local level. Business owners felt they had a resource that was working for them and the state received real time data to help them respond to the business' needs. The Engage! Program helped to facilitate that.

Housing Authority uses CARES Act funding to Provide Rental Assistance

The Susquehanna County Housing/Redevelopment Authority administered \$132,700 of CARES Act Funding on behalf of Susquehanna County Commissioners for Rental Assistance. The funding was administered by the Pennsylvania Housing Finance Agency and was awarded in July. The Agency moved quickly to ensure the funding got out on the streets of Susquehanna County to assist those in need. The Housing Authority was able to use the grant

money to provide up to 6 months of rental assistance or a maximum of \$4500 directly to landlords who had tenants that lost employment income or saw a 30% reduction in their income once the Pandemic hit in March. The funding was able to assist 46 landlords and their tenants with rental assistance to allow them to safely stay in their homes during this crisis.

CDBG- CV

The Susquehanna County Housing/Redevelopment Authori-

ty also administers the Community Development Block Grant funding for Susquehanna County Commissioners and applied for and received \$166,152 to continue the County's Business Assistance Program. The County partnered with the Housing Authority, the Progress Authority and Trehab to use this funding to continue to assist businesses in the County that have been hurt by the Pandemic.

Revolving Loan Fund

The Progress Authority's Revolving Loan Fund was set up as an economic development tool to assist businesses with their financing needs. The intention of the fund is to strengthen a financing package while taking a subordinate lien position behind a primary lending institution. Special consideration is given to projects that have more job creation. The rate is usually advantageous and the term is dependent on the type of collateral. The Progress Authority is a certified Area Lending Organization (ALO) as an Industrial Development Corporation (IDC), Industrial Development Authority (IDA) and General-Purpose Authority. We have a 20 member board who were appointed by our member municipalities and wear 3 hats representing the 3 separate entities. Our board is the same for the IDC, IDA and General-Purpose Authority.

General Guidelines

- Loan Size: \$25,000 to \$100,000 (Special consideration is given to projects with larger job creation)
- Collateral: Subordinate Lien Position on Real Estate, Equipment, Personal Guaranty is customary.
- Term: Equipment- up to 5 years
Real Estate- up to 10 years
- Rate: Based on collateral and term.

The Loan Committee underwrites each loan request and makes a recommendation to the Executive Committee and Full Board of Directors for a final vote. If the loan is approved, the borrower's legal counsel coordinates closing with the authority's legal counsel when all closing requirements have been met. Loan payments are subsequently made to a local bank that administers the Authority's loan fund. Applications are available online at www.cbprogress.org.

2020 In Review

Although 2020 was a challenging year on many different levels, the Progress Authority's Revolving Loan Fund continued to provide Susquehanna County businesses with much need capital to move forward with a variety of projects. In total, \$370,000.00 was lent to private businesses throughout Susquehanna County, which helped leverage nearly \$1,300,000.00 in private investment. This investment assisted in created or retaining 27 jobs. The mix of industries that benefited from these loan funds was widely diverse. From Commercial Office space and a hometown eatery, to the continued expansion of Main St. in Forest City, the Progress Authority was able to help fund all of these projects.

RLF Recipients:

Eleven Roses, LLC

Owners—Richard Leet & Aaron Soden



Stitches & Strokes



"Stitches & Strokes" is a new arts & crafts education center in Forest City, PA, serving the community with classes & workshops in the graphic arts, sewing, jewelry-making, ceramics and more. Their team also provides custom-tailoring and alterations for neighbors, local businesses, theatrical productions and staff uniforms at nearby tourism destinations. A gallery of gifts, crafts & collectibles are also available, along with frequent exhibitions by area artisans.

None of this would have been possible without the guidance and generous support of The Central Bradford Progress Authority. Originally operating as "City Stitches" in a much smaller office space, the year-old company was able to expand through the assistance of the Progress Authority to its current location offering twice the space and opportunity. Classes can now be led in a discrete art studio while shoppers browse the gift shop and tailors are in a separate workroom with up to a dozen seamstresses. All at once.

Relaunching on Black Friday as Stitches & Strokes, the new firm has already added extra staff to meet higher demand, conducted weekly art classes for both adults and children, and was host to overflowing laughter at tea parties for a local church youth group. Its larger quarters include a full basement for added offerings, including pottery and ceramics, upholstery and furniture restorations.

The entire team at the Progress Authority was professional, always helpful, and a vital resource for assisting with business planning. Our personal representative, T. Thompson, VP of Economic Development, was exceptionally responsive, providing valuable advice for long term growth as well as funding. For this fast-growing business,

Local Wedding Venue Adapts

Craig & Pam Benson

Craig and Pam Benson own and operate Fiddle Lake Farm, wonderful wedding venue/bed & breakfast. This venue has been historically booked solid every weekend in the years past but now has had to make significant changes to adapt to doing business during a pandemic. Pam explains some of the changes that have helped them remain open during these unprecedented times.

"We have made some changes and done our best to adapt in order to improve our financial situation as much as possible during this pandemic. First of all, we are so lucky to be a business in rural Susquehanna County. We are located in a place most urban families dream to be. We're located on a farm, with a lake and we're only a ½ mile from the D&H Rails to Trails System. We tried to use this to our advantage as we quickly learned the desire city folk have to escape to the country. Those with enough means are able to work from home and school is remote so why stay in NYC or Philadelphia in a tiny apartment where there is no place to escape to the outdoors? Instead of completely closing the bed and breakfast, we changed our plan to become an Airbnb. Instead of renting our three farmhouse rooms to separate families and serving them breakfast (which is impossible during covid - well maybe not impossible but diffi-

cult and risky), we opened up our kitchen and advertised to rent the entire house to one family/group at a time. We also set a two week minimum stay which allows for quarantine and makes for less risk of germ spread. We have already had some rentals like this which has worked out great for both the proprietors and the guests. They are able to work remotely AND enjoy our fresh air and outdoor activities when they have breaks in their day. Win/Win. We lowered our rates per night but with a longer minimum stay, it's worked out for both parties. People are staying for two weeks instead of just two nights. Giving the guests use of the kitchen was a challenge because it's also the kitchen that we use as a family but we are now setting up an efficiency kitchen for us to use in the garage when we have guests staying in the front part of the house. Another improvement we've made to increase our business is to increase the speed of our Internet. How lucky we are to be located in an area where we can have 150MG or faster Internet speed that's reliable. Our city guests who are able to work and attend school remotely from our property need that Internet dependability.

As far as the wedding side of the business, we had to get creative there too. We are still open for weddings (but it's off season now) and there is a

limit set to our capacity. We're allowed 20% inside the barn. Also, with or without Covid, we can only operate due to temperature etc from May-October. Our strategy to attract new wedding bookings is to advertise that we are an indoor/outdoor venue. So, even in the event that Covid is still a problem next wedding season, we are able to still seat the allowed amount of guests inside the barn and the excess guests are allowed to be seated in a tent outside behind the barn. (See the photo attached.) We just booked a wedding for next July and the couple is signing their contract this week. I have two tours lined up for other 2021 weddings. Both couples are extremely interested. When couples stay in our lodging during a wedding, they also have use of the kitchen so they can prepare their own breakfasts instead of us serving it—Covid Safer. We added an additional package to our offerings that is less expensive than the other packages because it's only for use of the barn without the lodging. We hoped this package would attract more local couples who don't need the lodging because they live nearby. One of the tours I have scheduled is for a couple from Lenox who are interested in this less expensive no lodging package. Since everyone, including wedding couples, are affected financially by Covid right

During Pandemic

now, we are now allowing our couples to book their date at this lower package price and allowing them to upgrade to lodging and bigger packages later. The couple that's working on their contract now, chose this less expensive option and will upgrade to include farm-house lodging next year when they have more funds. We were able to make some improvements at our barn by bartering with a couple (and friends of ours) who are able to lay cement. We traded a wedding for cement and were able to put a beautiful cement floor in the catering and handicapped accessible bathroom areas. Next year, they will lay cement on the other side of the barn in the bar area. This is much better than the crushed stone floor that was previously there.

Lastly, we were thrilled and relieved to hear that Elk Mountain will be allowed to open; even if it's just on just an amended schedule. Elk Mountain greatly affects our winter business as I'm sure it does many other local businesses. Since Elk announced their plan to open, we've booked a farm-house rental in both December and January. We're hopeful for further bookings as the weather turns cold and people think more about skiing. We are grateful to be located less than 5 miles from Elk Mountain Ski Resort and we're grateful to be located in Susquehanna County."



REDEVELOPMENT ASSISTANCE CAPITAL PROGRAM

The Progress Authority has provided assistance to two RACP applications in 2020.

SUSQUEHANNA COUNTY 911 RACP

The Progress Authority is assisting Susquehanna County with a \$500,000 RACP for their new public safety and continuation of government building. The building is strategically located at . This project will be the construction of a new complex that will house 911 operations, emergency management, county coroner, undercover detectives, district magistrate, and will be facility to allow the continuation of government. This project will dramatically improve and upgrade public safety and county services. Total project cost is estimated at \$12 million and will result in sustained critical county employment.

EUREKA RESOURCES LLC RACP

Eureka Resources LLC in Standing Stone Township processes produced water from Susquehanna and Bradford Counties and has been authorized for a \$1.5 million RACP grant. Grant funds are being used to expand the existing building and manufacturing new products from produced natural gas well water.

The total investment is \$40 million which retains 77 and creates 5 new positions. The Eureka process is a true value-added use of a traditional wastewater product. The extraction of lithium is a new process and will help satisfy market demand worldwide.

Annual Work Program Revamped

Every year the Progress Authority staff develops a work program to be reviewed and concurred with by the full board of directors. In this year's review, it became obvious that the matrix used had become complicated and, in some cases, redundant. This coupled with our very unusual modified program due to COVID19, we decided it would be best to re-focus and simplify the key work items.

The 2021 work program highlights some very critical issues such as initiating an updated strategic plan, maintaining core programs, continued aggressive dark fiber broadband buildout, Sayre Revitalization Initiative and infrastructure, staff development and workforce assistance.

Given our 2020 program pivot to assist in new ways, we are confident 2021 will be another successful year. The work program keeps us on target and solidifies focused efforts.

The Progress Authority Susquehanna County 2021 Work Program

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- The 2021 work program highlights some very critical issues such as initiating an updated strategic plan, maintaining core programs, continued aggressive dark fiber broadband buildout, Sayre Revitalization Initiative and infrastructure, staff development and workforce assistance.
- Given our 2020 program pivot to assist in new ways, we are confident 2021 will be another successful year. The work program keeps us on target and solidifies focused efforts.
- Focus on key county economic development issues
- Key metrics to measure impacts and effectiveness
- Core Programs
 - Maintain state certification
 - Revolving loan programs
 - Loan fund expansion (new money)
 - Private bank participation
 - Bonding opportunities
 - State and Federal programs
 - Business assistance – grants and loans
- Broadband Program
 - Complete design
 - Start construction
 - Network operations
 - Market and light network
- Infrastructure Assistance
 - Broadband
 - Sewer
 - Water
 - Natural Gas
 - Power
- Education
 - Staff continuing education/training
 - Secondary (Career Center)
 - Post-secondary
 - Workforce development
- Conduct strategic planning session for 5-10-year plan (John Kameen?)
 - County economic development advisory board review/structure
 - Progress Authority service relationship

Classes During COVID

David Boardman, Progress Authority Intern

As I returned to Bloomsburg University for the second half of my junior year, I was not expecting it to be anything like last fall's semester. There were fewer students on campus, most of campus was closed or on limited hours, and everything felt bleak. The biggest struggle was the switch to learning on Zoom in my dorm room as opposed to utilizing the classroom.

Remote learning made my classes feel much less important than they actually were, and I believe that this was because they now felt like a chore rather than an opportunity to learn. I found myself needing to purchase study aids just because the lack of interaction with my professors made the material seem even more difficult. Study groups were also not a realistic option, because it still had to be done virtually. I am sure I can speak for most students when I say that we were burnt out very early in the semester. We had to spend the day learning on our computers, only to spend even more time on them doing homework and quizzes. Everything also felt rather impersonal. Group work was rather unproductive since nobody wanted to chat via a discussion room, and it was more



difficult to be in touch with professors and advisors.

At the end of the day, I felt that I did not have any true incentive to learn, or even show up to classes. Why sit down and dedicate time to learning the material when I could simply look up the answers on Google? Why show up to an 8:00 am class, when the professor records the lectures for the

students and does not make attendance mandatory? While this was not the most scholarly mindset to be in, it was one that I, along with many others, fell into when trying to complete our work.

Through all the negative, there were a couple positives. My work ethic and time management skills were bettered by the increase in available time throughout the day due to the lack of in-person classes. I needed to break out my day to make sure I had time to go to class, get my work done, and take care of other personal tasks in the most efficient way possible. I also realized the importance of self-care and being able to take care of my mental health. Students crave social interaction, and the pandemic restrictions hindered that interaction. We had to find new ways to keep ourselves mentally healthy without jeopardizing our physical health, such as listening to music and video chatting with our friends. While the pandemic has taken a lot away from myself, it has also given me new tools and tips going forward to make the best out of a bad situation.

SUSQUEHANNA COUNTY ECONOMIC DEVELOPMENT ADVISORY BOARD

Richard Ainey, Craig Benson, Roger Doolittle, Kenneth Bondurant, John Kameen, Joe Andre, Steve Tourje, George Conner, William Owens, Gina Yarrish

SUSQUEHANNA COUNTY COMMISSIONERS

Judy Herschel, Alan Hall, Elizabeth Arnold

