



CAMERON COUNTY RESOURCE GUIDE

Below is a listing of programs available to place-based businesses, entrepreneurs, nonprofits and governments in Cameron County, including business loans, grants and tax credit programs, technical assistance, marketing resources and recognition programs.

Some grant programs may require collaboration with a nonprofit organization. Every effort is made to ensure that program details are current, but applicants should double-check information with program managers before applying. Programs may have additional requirements.

Inclusion here does not imply endorsement.

Have an update or a new program you think should be listed here? Email details to cszymanik@pawildscenter.org.

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LOANS

North Central Regional Planning & Development Commission: North Central, located in Ridgway, Pa., has a suite of low-interest loan programs to support small business development that creates and retains jobs. North Central serves the counties of McKean, Potter, Cameron, Elk, Jefferson and Clearfield. As an economic development lender, its loan programs are not intended to compete with banks or replace conventional financing, but are designed to leverage private financing and fill the gap when bank financing and equity are not able to completely finance a business project. North Central participates with economic development partners at the local level with revolving loan funds when possible to maximize resources and encourage investment in businesses. For more information about North Central’s Loan offerings, contact Jennifer Hibbard, Loan Director, at 814-773-3162 x3049 or jhibbard@ncentral.com. Learn more at www.ncentral.com.



The Progress Fund: The Progress Fund is a non-profit financial institution is based in Southwestern Pennsylvania but offers loans across the PA Wilds region. The Progress Fund specializes in loaning to tourism businesses (past clients include a canoe livery, vodka distiller, historic tavern, art studio, hardware store, cabins, white water rafting company, coffee shop, winery and others). Find them online at: www.progressfund.org.

Enterprise Development Fund: The Enterprise Development Fund is a non-territorial organization that provides loans to all businesses in the north western region of Pennsylvania along with Ohio and New York. Loans can be used for working capital, machinery, equipment and real estate. The maximum is \$500,000 and there are requirements for equity contribution. For more information, visit them online at edcec.org or contact Rebecca Wurst at 814-899-6022 or rwurst@developerie.com.

Small Business Pollution Prevention Assistance Account (PPAA) Loan Program: PPAA provides low interest loans to small businesses undertaking projects (located within the Commonwealth of Pennsylvania) that reduce waste, pollution or energy use. Loans will be used to fund 75 percent of the total eligible project cost, up to a maximum of \$100,000. Small businesses with 100 or fewer full-time employees are eligible. The loan interest rate is 2% and has a maximum term of 10 years. This funding can help small businesses comply with environmental regulations while receiving the economic benefits of preventing pollution and using energy more efficiently. Visit the [PPAA Loan](#) website for additional information.

Cameron County Revolving Loan Fund: This program is for for-profit commercial and industrial businesses in Cameron County. Loan limit is \$200,000; 50 percent match required. Interest rate is 1.5 percent. Money can be used for land and building acquisition; building construction; renovations; machinery and equipment; and working capital. Requirements include job creation or retention of low-moderate income persons, business plan, commitment letter from a private lending institution, professionally prepared financial statements. \$250 non-refundable application fee and 1 percent loan commitment fee. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

Cameron County Micro Loan Fund: This program is for for-profit commercial and industrial businesses in Cameron County that have 5 or fewer employees. The business owner must be of low-moderate income status at the time the loan is made. Loan limit is \$25,000; no match is required, however, if the Micro Loan is the sole source of funding the applicant must include a letter of denial from a private lender. Interest rate is 1.5 percent. Money can be used for land and building acquisition; building construction; renovations; machinery and equipment; and working capital. Requirements include business plan, letter of denial from private lender, professionally prepared financial statements. No fees. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

Cameron County USDA RBEG Loan Fund: This program is for for-profit commercial and industrial businesses in Cameron County that meet the USDA Rural Development's definition of a small and emerging business (i.e. -- "any private business which will employ 50 or fewer new employees, has less than \$1 million in



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projected gross revenues, has or will utilize technological innovations and commercialization of new products that can be produced/manufactured in rural areas and new processes that can be used in such production” ... A loan officer can help determine if you meet that requirement). Loan limit is \$100,000; 50 percent match is required. Interest rate is 1.5 percent. Money can be used for land, building acquisition, building construction, renovations, machinery, equipment, and working capital. Requirements include business plan, professionally prepared financial statements; job creation with health care benefits. \$250 non-refundable application fee and 1 percent loan commitment fee. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

SBA 504 Loan Program: This loan is for businesses with a net worth less than \$15 million and profit after tax less than \$5 million. Funds can be used for land acquisition, site improvements, acquisition of existing building, building renovation, leasehold improvements, new construction, machinery and equipment, furniture and fixtures, engineering fees, architectural fees, appraisal fees and environmental fees. Loans cannot be used for working capital, venture capital or investment purposes. Gross amount of the loan can be up to \$5,000,000 for regular loans, \$5,500,000 for Public Policy Goal loans, and \$5,500,000 for small manufacturers or 40% of the total eligible project costs, whichever is less. For more information about the interest rates, terms, and equity requirements, call 570-524-4491 or visit www.sedacogldc.org.

GRANTS AND TAX CREDITS

Small Business Advantage Grant Program: This grant provides assistance to small businesses in Pennsylvania with under 100 full time employees to incorporate pollution prevention or energy-efficient equipment or processes to increase the business’s competitiveness while simultaneously improving the environment of Pennsylvania residents. Average grant amount is \$5,800. Go to www.depweb.state.pa.us and click on Citizens and then click on “Grants, Loans and Rebates” on the third box in the first column and then click on Small Business Ombudsman’s Office under Related Information for more information. You can also obtain information by contacting 717-772-5160 or epadvantagegrant@pa.gov.

PA Wilds Mini Grants: PA Wilds Center operates regular mini grant programs for businesses, nonprofits and communities. The focus, amount and timing of the mini grant offering changes depending on funding source and other parameters, but the program is always tied to PA Wilds strategies. Past offerings have included signage grants, design assistance grants (connected to the *PA Wilds Design Guide for Community Character Stewardship*), and grants that advance nature and heritage tourism projects in the region. To stay up to date on mini grant offerings, sign up for our e-newsletter on the homepage of www.pawildscenter.org, or check out the “Mini Grants” under the site’s “Programs & Services” tab.

Lumber Heritage Region Mini Grants: The Lumber Heritage Region of PA, Inc. occasionally offers a mini-grant program for eligible projects throughout the region. Funding for the Lumber Heritage Region, LHR, Mini-Grant Program is provided through the PA Department of Conservation and Natural Resources (DCNR)



Bureau of Recreation and Conservation (BRC) and therefore must adhere to all statewide rules and regulations. Eligible applicants for the program would include non-profit 501(c)3 organizations, municipalities, COG's, Conservation Districts, Educational Institutions, and Housing and Redevelopment Authorities. The project must be located within the boundaries of the Lumber Heritage Region. To learn more visit www.lumberheritage.org/grants/.

River Sojourn Grants: The PA Organization for Watersheds and Rivers offers competitive grants for single and multi-day paddling events on Pennsylvania rivers. Sojourns must incorporate significant educational programming, and be open to all participants (i.e., private trips are not eligible). To learn more, go to: <http://pawatersheds.org/>.

Rehabilitation Investment Tax Credit Program: This program offers federal income tax credits as an incentive for private property owners to rehabilitate historic properties for income-producing uses. Generally speaking, if you rehab the building to the requirements you're eligible to get 10 to 20 percent of your costs returned at tax time. This program does not provide funding up front. It is important to research and apply to this program prior to starting work. The National Park Service administers this program at the federal level. Visit www.nps.gov for details.

PA Department of Conservation & Natural Resources (DCNR): DCNR offers competitive grant opportunities that may be of interest to local governments and recreation and conservation organizations through its Community Conservation and Partnerships Program (C2P2). C2P2 grants fund projects related to parks, recreation and conservation, including planning, acquisition, and development of public parks; recreation areas; motorized and non-motorized trails; river conservation and access; and conservation of open space. Grants also support regional and statewide partnerships that build capacity to better develop and manage resources. Applications for DCNR's C2P2 grants are accepted once a year, typically during the spring. In addition, DCNR also offers special grants periodically. Learn more at www.dcnr.pa.gov/Communities/Grants/, or by contacting the Northcentral Regional Advisor, Wes Fahringer, at (570) 401-2465 or mfahringer@pa.gov

Art Works Grant Program – The National Endowment for the Arts: Art Works is the National Endowment for the Arts' principal grants program for organizations. Through project-based funding, NEA supports public engagement with, and access to, various forms of excellent art across the nation, the creation of art that meets the highest standards of excellence, learning in the arts at all stages of life, and the integration of the arts into the fabric of community life. Projects may be large or small, existing or new. These grants support artistically excellent projects that celebrate creativity and cultural heritage, invite mutual respect for differing beliefs and values, and enrich humanity. Matching grants generally range from \$10,000 to \$100,000. A minimum cost share/match equal to the grant amount is required. The NEA funds projects only. Projects may consist of one or more specific events or activities. Projects do not have to be new. Excellent existing projects can be just as competitive as new activities. Visit www.arts.gov/grants-organizations/art-works/grant-program-description to learn more.



Challenge America Grant Program – The National Endowment for the Arts: The Challenge America grant categories for offers support primarily to small and mid-sized organizations for projects that extend the reach of the arts to underserved populations – those whose opportunities to experience the arts are limited by geography, ethnicity, economics, or disability. Age alone (e.g., youth, seniors) does not qualify a group as underserved; at least one of the underserved characteristics noted above also must be present. Grants are available for professional arts programming and for projects that emphasize the potential of the arts in community development. Challenge America grants are limited to specific types of projects and are for a fixed amount of \$10,000 and require a minimum \$10,000 match. Within the Challenge America category, the Public Art project type is intended to support primarily visual arts projects, which may be temporary or permanent, such as murals, sculptures, multi-media, or environmental art, developed through a meaningful community engagement process. Evidence of community involvement should be apparent in the planning, design, or fabrication of the work, and should include a professional lead artist. A policy limits consecutive-year funding. Learn more at www.arts.gov/grants-organizations/challenge-america/grant-program-description.

The Our Town Grant Program – The National Endowment for the Arts – Supports creative placemaking projects that help to transform communities into lively, beautiful, and resilient places – achieving these community goals through strategies that incorporate arts, culture, and/or design. Creative placemaking is when artists, arts organizations, and community development practitioners deliberately integrate arts and culture into community revitalization work. This funding supports local efforts to enhance quality of life and opportunity for existing residents, increase creative activity, and create or preserve a distinct sense of place. Our Town requires partnerships between arts organizations and government, other nonprofit organizations, and private entities to achieve livability goals for communities. Our Town offers support for projects in two areas: Arts Engagement, Cultural Planning, and Design Projects (matching grants range from \$25,000 to \$200,000) and Projects that Build Knowledge About Creative Placemaking (matching grants range from \$25,000 to \$100,000). Learn more at www.arts.gov/grants-organizations/our-town/introduction.

Pennsylvania Partners in the Arts: Pennsylvania Partners in the Arts (PPA) is a partnership between local organizations and the Pennsylvania Council on the Arts (PCA), a state agency whose mission is to foster the excellence, diversity and vitality of the arts in Pennsylvania and to broaden the availability and appreciation of those arts throughout the state. Operating in all 67 counties in Pennsylvania, PPA re-grants funds to support a wide variety of local and community arts activities. The PPA Program is administered by 13 local partners statewide. PPA offers both Project Stream and Program Stream grants for art-related projects and organizations. Project Stream describes grants up to \$2,500. Program Steam grants provide ongoing support to arts organizations and arts programs that have been selected after transitioning from Project Stream grants. Learn more on the [PPA website](http://www.ppa.org), or reach out to your local PPA Partner, the Elk County Council on the Arts, at (814) 772-7051 or tia@eccota.com; in person at 237 Main St., Ridgway; or online at www.eccota.com.



TECHNICAL ASSISTANCE

PA Wilds Center for Entrepreneurship: Founded in 2013, this regional non-profit is dedicated to integrating conservation and economic development in a way that strengthens and inspires communities in the Pennsylvania Wilds. The Center operates several programs for businesses and communities, including The Wilds Cooperative of PA, PA Wilds Mini Grants, *PA Wilds Design Guide for Community Character Stewardship*, PA Wilds Licensing, PA Wilds Conservation Shops and PA Wilds Champion Awards. Many of these programs are outlined on this resource sheet. To learn more, go to www.pawildscenter.org.

The Wilds Cooperative of PA: The Wilds Cooperative of PA is the main business development program of the PA Wilds Center. It focuses on growing and connecting the kinds of unique businesses and establishments at the heart of place-based nature tourism development – artisan and craft producers, B&Bs, specialty retailers, breweries, wineries, galleries, state parks and more. This is a juried, member based program. The program assists businesses with marketing and branding tools; access to new markets; education and networking opportunities with similar kinds of businesses; and referrals to PA's service provider network (lenders, technical providers, etc). For membership guidelines, go to: www.wildscopa.org or contact: ECCOTA/Wilds Cooperative Staff Support, 814-772-7051 or wildscopa@pawildscenter.org.

PA Wilds Conservation Shops: PA Wilds Center operates this growing network of online and physical gift shops. To be eligible to sell wholesale to the Conservation Shop, businesses must be members of The Wilds Cooperative of PA (see previous listing).

PA Wilds Licensing: The PA Wilds Licensing Program provides a way for businesses and organizations to apply to use the PA Wilds logo on saleable and non-saleable products to help them leverage their business and community development efforts. To learn more about how to apply to use this trademark, go to <http://www.pawildscenter.org/use-the-pa-wilds-brand/>.

Pennsylvania Small Business Development Centers: (www.pasbdc.org): These organizations provide educational programs and no-cost, confidential consulting services to entrepreneurs looking to start or grow a business. Management consulting services provided by a professional staff emphasize education and guidance in finding practical solutions to business problems. SBDC consultants work with entrepreneurs one-to-one to help test new business ideas, shape business plans, or investigate funding opportunities. There are 18 university-based centers in Pennsylvania with more than 100 outreach locations. SBDCs are often the first stop for entrepreneurs. Visit SBDC online at www.clarion.edu/sbdc or 877-292-1843, or contact Cindy Nellis at cnellis@clarion.edu.

DEP Small Business Assistance Program: Complying with environmental regulations can be difficult, especially for small businesses. Recognizing this, DEP created the Small Business Assistance Program. This program assists small businesses with regulatory compliance, provides information about cost saving pollution



prevention practices, and ensures that small business are considered when new regulations are developed. Learn more [here](#).

PennTap Information Technology Help: PennTAP (Pennsylvania Technical Assistance Program), an Outreach arm of Penn State University, can help small businesses with a host of technology-related questions regarding the internet, website development, software selection, connectivity, security, networks and computer systems. A limited amount of free assistance is available. Contact Donna Yale, Advanced IT Team Lead, at 570-596-3585 or dyale@psu.edu or visit them online at <http://www.penntap.psu.edu>.

Product Development and Innovation Services: PennTAP (Pennsylvania Technical Assistance Program), an Outreach arm of Penn State University, can assist businesses and startups with a number of issues related to product development, such as feasibility of product design, assistance addressing design and material issues, connection with prototype development and manufacturing resources, business development resources for market research and commercialization planning, entrepreneurial coaching and connecting small businesses to the scientific and technical expertise within Penn State University and the federal laboratory system. For more information contact Tim Kerchinski, Team Lead for Innovation at 814-865-4388 or txk128@psu.edu or visit them online at www.penntap.psu.edu.

Energy and Environment Services: PennTAP Technical Advisors can assist small to mid-sized manufacturers address energy and sustainability challenges by providing pollution prevention and energy efficiency (P2/E2) on-site assessments, performing economy-energy-environment (E3) events, offering education regarding the solid waste remanufacturing exclusion rule, and delivering training pertaining to energy management systems, ISO 50001, and Superior Energy Performance (SEP) certification and implementation. For more information contact Denise Bechdel, Team Lead for Energy and Environment at 814-867-1539 or dlf14@psu.edu or visit them online at penntap.psu.edu/.

Workamper News: It can sometimes be difficult for tourism businesses in remote areas to find help for their peak seasons. Workamper News is a service that can help with this need. It is a national network of RVers who want to go someplace interesting and work, sometimes for just a season or year-round. More than half of the program's participants work to supplement their retirement income, while the rest work to support a full-time, or near full-time, RV lifestyle. Most Workamper jobs are in the outdoor hospitality industry (resorts, campgrounds, theme parks, state and national parks, etc.). For more information go to www.workamper.com.

Ben Franklin Technology Partners: The award-winning Ben Franklin Technology Partners is one of the nation's longest-running technology-based economic development programs. For more than 31 years, BFTP has provided both early-stage and established companies with funding, business and technical expertise and access to a network of innovative, expert resources. BFTP couples its financial commitment with access to a wide range of mentoring, business and technology development services. We deliver hands-on technical and business expertise, providing both early-stage and established companies with a wide range of business and technical assistance. This includes business plan reviews, technical assessments, intellectual property



counsel, marketing advice, operations and fund-raising strategies. Additional information can be found at www.benfranklin.org/what-is-bftp/.

Service Corps of Retired Executives (SCORE): A network of retired business professionals, SCORE provides assistance to anyone wanting to start or expand a business. Their free business consultation can include seminars on specific topics or business startups in general. Call 814 234-9415 or visit www.scorepa.org to learn more.

MARKETING RESOURCES

Great Outdoors Visitors Bureau: The official tourism promotion agency for Cameron, Clarion, Elk, Forest, and Jefferson Counties, this not-for-profit membership-based organization offers travelers assistance in planning their trip as well as tourism marketing/promotion and co-op advertising opportunities for members. Members receive a listing in a widely distributed Visitors Guide and the Pennsylvania Great Outdoors website and also receive advertising discounts in various publications. Each year, Great Outdoors distributes more than 185,000 member brochures at many branded display racks at high traffic stops within the PA Great Outdoors region. They also distribute three very popular guides that feature maps: Biker's Ride Guide, Uncorked Wine Trail Guide, and Elk Viewing Guide. PA Great Outdoors attends travel and consumer shows each year, publishes Spring/Summer and Fall/Winter GO Magazines, and has their own blog. For more information visit Great Outdoors online at www.visitpago.com or contact info@visitpago.com or 814-849-5197.

Pennsylvania On Display: is the official brochure distributor for the state of Pennsylvania distributing brochures in the 35 Interstate Rest Areas, 17 Turnpike Plazas, and 14 Welcome Centers. Additional information available on website at www.PennsylvaniaOnDisplay.com.

PA Signing Trust: Tourist Oriented Directional Signing (TODS) are the official blue and brown directional signs installed on roadways that help the traveling public find businesses and attractions. To learn more about cost, eligibility requirements and how to apply, go to: <https://palogo.org/tods-program/>.

Pennsylvania Tourism Office: The PA Tourism Office offers a variety of opportunities to grow your tourism business and connect with potential visitors by advertising in one or more of their offerings. The state of Pennsylvania's marketing program enables advertisers to connect directly with travelers planning a Pennsylvania visit. Realize the impact of the Pennsylvania tourism brand and the marketing initiatives driving travelers to visit the Keystone State. Promotion options include inclusion on visitPA.com, the official tourism site of Pennsylvania, whether through strategic placement on the homepage, display ads or listings in listings by category; the visitPA.com eNewsletter or Happy Traveler Travel Guide. More information can be found online at <https://visitpa.com/articles/advertising-opportunities>.



RECOGNITION PROGRAMS

Champion of the Pennsylvania Wilds Award: Each spring the Pennsylvania Wilds Center recognizes individuals, groups, organizations, communities or businesses that in the last year have made significant contributions to help grow and sustainably develop the outdoor recreation economy and nature tourism in the Pennsylvania Wilds by marrying economic development and conservation goals. These awards are presented at an Annual Dinner. Award nominations are judged by the degree to which they help advance one or more of the following goals: to create jobs, diversify local economies, inspire stewardship of natural and cultural resources, and improve quality of life. Award nominations are also judged by the degree to which they reflect the hallmarks of the effort to grow the outdoor recreation economy in the Pennsylvania Wilds. These hallmarks include: use of creative partnerships and planning; fostering a strong sense of place and community pride; ability to replicate new ideas or models in other communities; and demonstration of strong grassroots support. Learn more: <http://www.pawildscenter.org/nominate-a-pa-wilds-champion/>.

Governor's Award for Environmental Excellence: The Pennsylvania Department of Environmental Protection (DEP) each year selects recipients for the prestigious 2019 Governor's Award for Environmental Excellence. Any individual, business, school, government agency, or community organization in Pennsylvania is eligible to apply. DEP evaluated projects for their degree of environmental protection, innovation, partnership efforts, economic impact, consideration of climate change, and sustainability and results achieved. Information can be found at www.dep.pa.gov/About/Awards/EnvironmentalExcellence/.

PA River of the Year Award: Each fall, the PA Department of Conservation and Natural Resources and the PA Organization for Watersheds & Rivers hold an online voting contest to name PA's River of the Year. Voting typically opens in November-December, with the winner being named in the new year. The honor brings with it recognition in media and, often, increased visitation that supports small businesses while raising awareness about good stewardship of the waterway. To learn more, go to: <http://pawatersheds.org>.

PA Trail of the Year Award: Each year, the Department of Conservation and Natural Resources (DCNR) Pennsylvania Trails Advisory Committee designates a Trail of the Year to help build enthusiasm and support for both large and small trails, and raise public awareness about the value of Pennsylvania's trail network. Nominations for PA Trail of the Year are typically accepted through late fall. The honor of being selected helps attention to trails across the Commonwealth and, often, increased visitation that supports small businesses while raising awareness about good stewardship of regional trails. To learn more, go to: www.dcnr.pa.gov/Communities/TrailDevelopment/TrailOfTheYear/.