



CLINTON COUNTY RESOURCE GUIDE

Below is a listing of programs available to place-based businesses, entrepreneurs, nonprofits and governments in Clinton 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

SEDA - Council of Governments: SEDA-COG is based in Lewisburg, Pennsylvania, and offers a variety of low-interest loan programs to start-ups and existing businesses in Lycoming, Clinton and Centre counties (and other counties outside the PA Wilds). They can package First Industries loans and other state loan programs and also have other pools of money to draw upon. Call 570-524-4491 or visit them online at www.seda-cog.org.

Community Economic Development Loan Program: The Community Economic Development loan is available to for-profit small businesses involved in the business-to-public service, mercantile, commercial, or point of sale retail sectors. A small business is defined as having 100 or fewer full-time employees. In order to receive a loan under this program, a small business must demonstrate a positive direct impact on the community in which it is located, on residents of that community, or on the local and/or regional economy.



Funds can be used for land acquisition, site improvements, acquisition of existing building, building renovation, leasehold improvements, new construction, machinery and equipment, working capital and certain soft costs. Loans are up to \$100,000 or 50% of eligible project costs, whichever is less. For more information contact SEDA-COG at 570-524-4491, finance@seda-cog.org or visit them online at www.seda-cog.org.

Small Business Pollution Prevention Assistance Account Loan Program: Provides low interest loans to small businesses undertaking projects in the Commonwealth 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. This funding can help small businesses comply with environmental regulations while receiving the economic benefits of preventing pollution and using energy more efficiently. Go to www.depweb.state.pa.us and click on “Grants, Loans and Rebates” in left side of the page. There will be the list of programs where you can find background and applications. Applicants are required to complete a Determination of Eligibility form, and be approved eligible by the PA Department of Environmental Protection, prior to completing the application for this program. For more information you can contact gdelvecchi@state.pa.us or 717-772-8951.

SEDA-COG’s U.S.D.A. Intermediary Relending Program: This loan is for any for-profit or non-profit small business in Lycoming or Clinton counties is eligible for this loan. Loan limit is \$250,000 or 50 percent of the eligible project costs, whichever is less. Money can be used for machinery and equipment, working capital, land acquisition, site improvements, acquisition of existing building, building renovations, leasehold improvements, new construction, refinancing (restrictions apply) and certain soft costs. Established businesses must provide minimum of 10 percent of project costs; start-ups or change in ownership must provide 15 percent. One job must be created or in some cases retained within three years for every \$25,000 of funds borrowed. Contact SEDA-COG at 570-524-4491 or finance@seda-cog.org or visit them online at www.seda-cog.org.

Clinton County Enterprise Zone Loan Program: Low interest loan funds are available through locally based revolving loan funds established by the Clinton County Economic Partnership. Funds are targeted to businesses that create or retain jobs within the Clinton County Enterprise Zone. Priority is given to businesses that create quality employment opportunities, pay significantly more than the minimum wage, and provide competitive employee benefits. Emphasis is also placed on companies whose market ranges from regional to international. Loans will be made for improvements to facades, interior renovation, additions, the purchase of land and buildings for expansion of existing firms or the start up new companies, the purchase and installation of machinery and capital equipment, working capital, and the payment of professional fees such as architects/engineers, surveyors, appraisers, accountants, attorneys, etc. Applicants must be creditworthy and the purpose of the loan economically feasible. For more information on this program, visit www.clintoncountyinfo.com or contact the CCEZ Coordinator at 570-748-5782.

Clinton County Revolving Loan Fund: The Clinton County Revolving Loan Fund is for for-profit and non-profit companies in Clinton County are eligible for this loan. Loan limit is \$250,000 or 33 percent of the total eligible project cost, whichever is less. Funds can be used on land acquisition, site development, plant



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FOR ENTREPRENEURSHIP



construction, closing costs, interest on interim construction financing, rehabilitation activities, machinery and equipment, working capital, pollution control improvements or bridge loans. One job must be created or in some cases retained within three years for every \$25,000 of funds borrowed. Contact SEDA-COG at 570-524-4491 or finance@seda-cog.org or visit them online at www.seda-cog.org.

Lock Haven Commercial Revolving Loan Program: The purpose of this program is to establish a below-market interest rate loan program for small businesses to improve their facilities; for the expansion of existing businesses; and the start-up of new businesses in the City of Lock Haven. Maximum loan amount is \$50,000 or 50 percent of the total project costs, whichever is less. Funds can be used on façade improvements; interior renovations; additions; purchase and installation of machinery and capital equipment; working capital; and payment of professional fees such as architects/engineers, surveyors, appraisers, accountants, attorneys, etc. The use of the loan must be related to the creation and/or retention of one job for every \$10,000 borrowed. Contact the city planner at 570-893-5900 at manager@lockhavenpa.gov or see program guidelines online at www.lockhavenpa.gov to view the application process.

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.

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.

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. The partnership provides seed capital, business expertise and a network of resources for new, early-stage and existing, technology-focused businesses. Learn more at 814 863-4558 or www.benfranklin.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 Mini-Grant Program: 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 <http://lumberheritage.org/grants/>.



Clinton County Community Foundation Grants: The Clinton County Community Foundation, Inc. Board of Directors meets each January to make grants to worthy charities. To be considered it is necessary the charity provide services to Clinton County residents. It is also required the charity be designated a 501(c)(3) charity by the IRS and the current 501(c)(3) IRS exemption letter must be submitted with the grant application. Grant applications are usually due in mid-December. Learn more by visiting the CCCF website at www.clintoncountyfoundation.org or by emailing cccf@clintoncountyfoundation.org.

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 Wes Fahringer, the Northcentral Region Advisor for Potter, Cameron, Clinton, Centre, Tioga and Lycoming Counties, 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](#), or by contacting your PPA Partner, GALAXY, The Arts in Education Program of Central IU #10, at (814) 342-0884 or rmcquown@ciu10.org; in person at 345 Link Road, West Decatur, PA; or online at www.ciu10.org/domain/57.



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. The SBDC serving Clinton County is the Lock Haven University SBDC. Learn more at 570-484-2589 or <http://community.lhup.edu/sbdc/>.

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 on the [DEP website](#).

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 d1f14@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.

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

Clinton County Economic Partnership - Visitor's Bureau: This non-for profit, membership based agency is the official tourism promotion agency for Clinton County. This partnership produces a yearly Visitor's Guide – distributed throughout the county, region and the state (through Welcome Centers, and two rest areas on Interstate 80). The Partnership produces a Calendar of Events, Membership Directory / County Resource Guide, and the Partners Update (an insert in the Lock Haven Express newspaper six times per year). Member networking opportunities are arranged giving our members social functions to share contacts and showcase their businesses– after hours. The Partnership hosts a business membership EXPO every year with 5-7,000 attendance in addition to being represented at 8-10 outdoor/travel shows during the year. The Tourism Agency represents businesses while promoting tourism assets and working with the Pennsylvania Wilds. A membership to this organization also gives you the opportunity to be a member in the Industrial Development Agency, County Chamber of Commerce and the Tourism Agency – letting you serve on decision making committees To apply for membership, visit www.ClintonCountyInfo.com, call 570-748-5782 or e-mail coordinator@clintoncountyinfo.com.

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/.