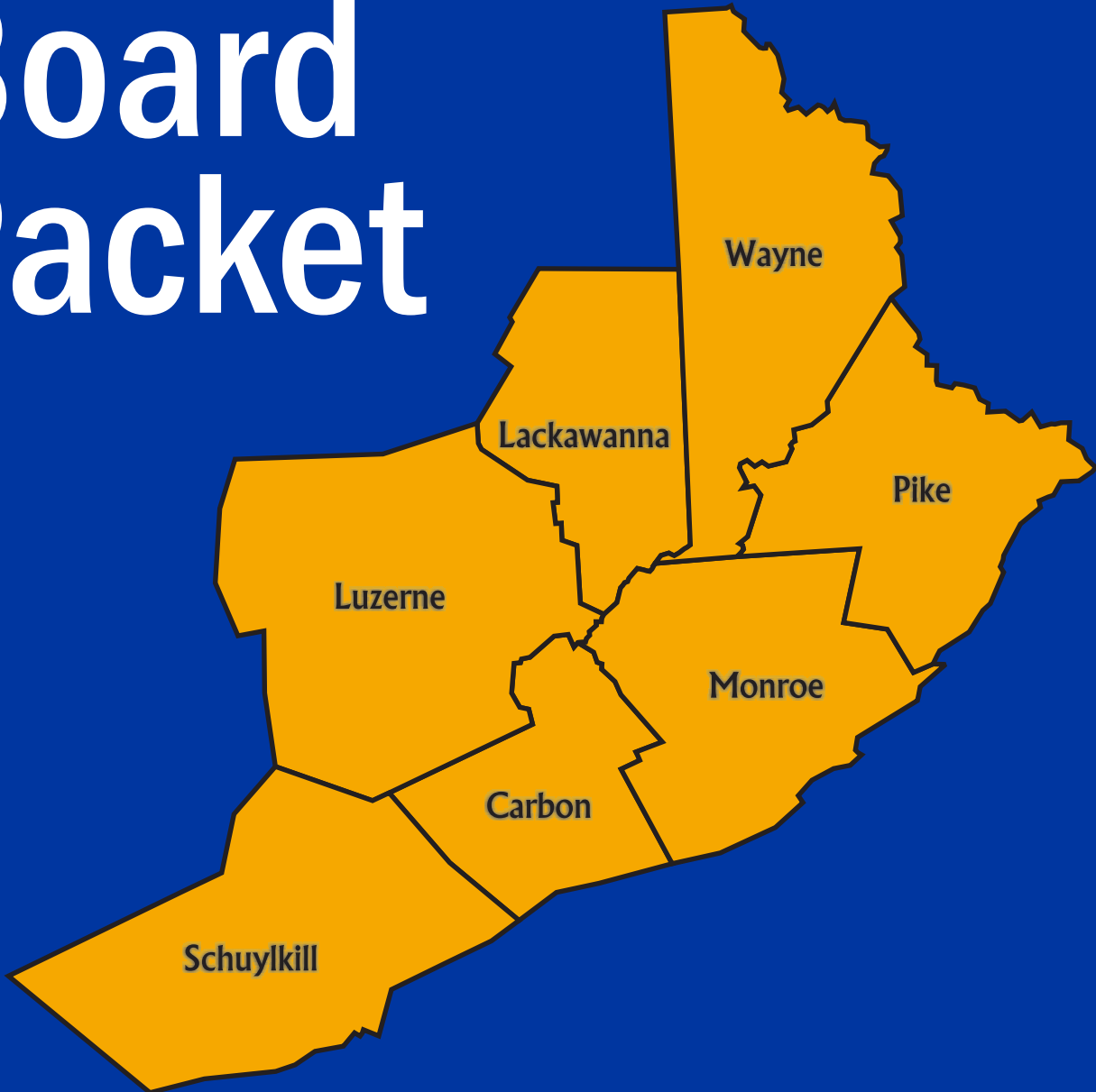


Northeastern Pennsylvania Alliance

**NEPA**

---

# Board Packet



***June 25, 2025***

## NEPA's Board of Directors 2024-2025

### CARBON COUNTY

Wayne Nothstein (County Commissioner)  
**(Executive Committee - Secretary)**  
Harold Pudliner  
Joseph Sebelin  
Jared Soto  
Garry Wentz

570-325-3611  
570-427-8640  
570-657-8205  
610-379-5000  
570-325-2462

waynenothstein@carboncounty.net  
weatherlyboro@gmail.com  
jsebelin@ptd.net  
jsoto@carboncountychamber.org  
gawentz@ptd.net

### LACKAWANNA COUNTY

Philip Condron  
Tom Donohue  
Kristin Magnotta  
John McNulty  
Dr. Katie Pittelli  
Alex Stark **(Executive Committee - Treasurer)**

570-344-6888  
570-347-2056  
570-963-6830  
570-561-6961  
570-702-8903  
570-558-5113

phil@condronsweda.com  
tdonohue@lamar.com  
magnottak@lackawannacounty.org  
jackie6741@gmail.com  
kpittelli@johnson.edu  
astark@id-logistics.com

### LUZERNE COUNTY

Stephen Barrouk **(Executive Committee - Board Chairperson)**  
Lindsay Griffin-Boylan  
Joseph Lettiere  
Mary Malone  
Michelle Mikitish  
Kerry Miscavage

570-814-9114  
570-823-2101  
570-455-1508  
570-455-1509  
570-655-1424  
570-704-3953

stevebarrouk@gmail.com  
lindsay@wyomingvalleychamber.org  
jlettieri@hazletoncando.com  
mmalone@hazletonchamber.org  
mmikitish@pittstonchamber.org  
kmiscavage@timesleader.com

### MONROE COUNTY

Christopher Barrett  
John Christy (County Commissioner)  
Charles Leonard  
Mary Frances Postupack  
**(Executive Committee - 2nd Vice-Board Chairperson)**  
Debra Raneri

570-421-5791  
570-517-3102  
570-839-1992  
570-422-7920  
570-369-1800

cbarrett@poconos.org  
jchristy@monroecountypa.gov  
cleonard@pmedc.com  
mpostupack@esu.edu  
draneri@northampton.edu

### PIKE COUNTY

Cynthia DeFebo **(Executive Committee - Assistant Treasurer)**  
Matthew Osterberg (County Commissioner)  
Antonio Perito  
Jennifer Passenti  
Vacant

570-296-2909  
570-296-7613  
570-226-4625

cdefebo@pikepa.org  
mosterberg@pikepa.org  
antonioaperito@gmail.com  
passentij@lackawanna.edu

### SCHUYLKILL COUNTY

Robert Carl  
Courtney Fasnacht  
Micah Gursky  
Bud Quandt **(Executive Committee - 1st Vice-Board Chairperson)**  
Michael Tobash

570-622-1942  
570-622-0992  
570-645-8118  
570-544-4775  
570-617-9660

rcarl@schuylkillchamber.com  
cfasnacht@nepamaec.com  
micah.gursky@sluhn.org  
bquandel@quandel.com  
miket@tobashins.com

### WAYNE COUNTY

Jocelyn Cramer  
(County Commissioner) **(Executive Committee - Assistant Secretary)**  
James Hockenbury  
Craig Rickard  
Michael Rollison  
Justin Taylor

570-253-5970  
570-251-6680  
570-253-5970  
570-253-8571  
570-253-2537

jcramer@waynecountypa.gov  
hockenbury@wmh.org  
crickard@waynecountypa.gov  
mike.rollison@waynebank.com  
justintaylor@yayneconomic.com

### AT-LARGE

Carl Beardsley  
Christopher Doherty  
Anthony Gabello  
Vincent Galko  
Larry Malski  
Ben May  
Kit Pappas  
Alana Roberts

570-602-2000  
570-815-4918  
570-746-8779  
570-751-3798  
570-963-6676  
570-643-6721  
570-629-1665  
570-348-1622

cbeardsley@flyavp.com  
chrisdoherty250@gmail.com  
agabello@psbanking.com  
vgalko@mercuryllc.com  
lmalski@pnrra.org  
benmay@poconoraceway.com  
kpappas@kslresorts.com  
aroberts@pplweb.com

### EX-OFFICIO

Jeffrey Box  
Megan Kennedy **(NCAC Board Chair)**  
Kelly O'Brien **(PNE Board Chair)**  
(John Augustine - Alternate)

570-655-5581  
570-501-2784  
570-752-3612  
570-883-0504

jbox@nepa-alliance.org  
megankennedy7169@gmail.com  
kobrien@bida.com  
jaugustine@pennsnortheast.com

### EMERITUS

David Donlin  
Ernest Preate

570-624-1796  
570-558-5970

dadmatd515p@comcast.net  
epreate@comcast.net

BOARD OF DIRECTORS REPORT  
JUNE 25, 2025



**AGENDA**

---

- I. **Call to Order** - *Steve Barrouk, Board Chairperson*
  - \* Sound & Audio check
  
- II. **Pledge of Allegiance** - *Steve Barrouk, Board Chairperson*
  
- III. **Roll Call** - *Donna Hritz, VP, Communications & Operations*
  
- IV. **Board Discussion & Action Items**
  - \* May 7, 2025, Meeting Minutes - *Steve Barrouk, Board Chairperson* 1-4
  - \* **Motion**
  
  - \* Approval of the Financial Report - *Wendi Holena, VP & CFO* 5-6
  - \* **Motion**
  
  - \* Fiscal Year 2025-2026 NEPA Budget Adoption - *Michelle Mikitish, Jeffrey Box & Wendi Holena* 7
  - \* **Motion**
  
  - \* Resolution – 2025-8 -Approving the Comprehensive Economic Development Strategy Five Year Plan (CEDS) *Jeffrey Box & Kurt Bauman* 8-43
  - \* **Motion**
  
  - \* Appointment of Jared Soto to the MPO Policy Board for a term ending 6/30/2026 - *Kate McMahon*
  - \* **Motion**
  
  - \* Approving the EDA Loan Program 5-Year Plan- *Jeffrey Box & Steve Ursich* 44-80
  - \* **Motion**
  
  - \* Fiscal Year 2025-2026 NEPA Work Plan Adoption - *Jeffrey Box/SRMGT Team* 81-90
  - \* **Motion**
  
  - \* Fiscal Year 2025-2026 Nominating Committee Recommendations for Board Membership - *Steve Barrouk, Jeffrey Box & Donna Hritz* 91-92
  - \* **Motion**
  
  - \* Fiscal Year 2025-2026 Committee Memberships - *Steve Barrouk, Board Chairperson* 93-95
  - \* **Motion**
  
  - \* Fiscal Year 2025-2026 Board Meeting Schedule - *Steve Barrouk, Board Chairperson* 96
  - \* **Motion**
  
- V. **Presentation** – Larry Malski, President, PA NE Regional Railroad Authority
  - \* **Affiliate/Committee/Division Reports** 97-108
    - Business Development Services - *Steve Ursich*
    - Community & Economic Development Services - *Kurt Bauman*
    - Communications & Membership - *Donna Hritz*
    - Transportation Services - *Kate McMahon*
  
- VI. **President & CEO Report** - *Jeffrey Box, President & CEO*
  
- VII. **Open Discussion** - *Steve Barrouk, Board Chairperson*



**Board of Directors Report  
Minutes of  
Wednesday, May 7, 2025  
In Person/Video Meeting**

---

**OFFICERS**

Stephen Barrouk, Board Chairperson  
Mary Frances Postupack, 2<sup>nd</sup> Vice-Board Chairperson  
Alex Stark, Treasurer  
Commissioner Wayne Nothstein, Secretary  
Commissioner Jocelyn Cramer, Assistant Secretary

**CARBON**

Jared Soto

**LACKAWANNA**

Thomas Donohue  
Kristin Magnotta  
John McNulty

**LUZERNE**

Lindsay Griffin-Boylan  
Mary Malone

**MONROE**

Charles Leonard  
Debra Raneri

**PIKE**

Jennifer Passenti

**SCHUYLKILL**

No Attendees

**WAYNE**

Craig Rickard  
Justin Taylor

**AT-LARGE**

Carl Beardsley  
Anthony Gabello  
Larry Malski  
Alana Roberts

**EX-OFFICIO**

John Augustine  
Jeffrey Box

**STAFF**

Wendi Holena  
Donna Hritz  
Kate McMahon  
Michael Skowronski  
Steve Ursich

**GUEST**

Emily Sewlio (CCEDC)

**Board of Directors Report  
Minutes of  
Wednesday, May 7, 2025  
In Person/Video Meeting**

The NEPA Alliance held a Board of Directors Meeting on Wednesday, May 7, 2025, in-person and via video meeting. Board Chairperson Steve Barrouk called the meeting to order at 1:00 pm.

Board Chairperson Steve Barrouk asked the Board of Directors to join him in reciting the Pledge of Allegiance.

A roll call was given by Donna Hritz acknowledging those participating in today’s meeting in-person and/or via video call.

Jeffrey Box introduced new Board member Jared Soto, Executive Director, Carbon County Economic Development Corporation.

**ACTION ITEMS**

**Minutes** - A motion was made by Chuck Leonard and seconded by Commissioner Wayne Nothstein to accept the minutes from the Board of Directors Meeting of March 5, 2025, as presented. **Motion carried.**

**Financial Report** - Wendi reported as of March 31, 2025, NEPA has total revenues of \$3,412,531 and total expenses of \$3,373,320. She noted that NEPA is showing an increase in net assets of \$39,211. Wendi noted that NEPA has unrestricted cash of approximately \$1.4 million and net assets of \$1.9 million. She reported that the 2026 budget will be presented at the June Board meeting.

A motion was made by Commissioner Wayne Nothstein and seconded by Chuck Leonard to accept the Financial Report as presented. **Motion Carried.**

**Resolution 2025 -6 - Approving the appointment of the Board of Directors for the NEPA Alliance**

**Economic Growth Fund** - Jeffrey Box reported that Resolution 2025-6 is to approve the appointment of the nine (9) individuals that are listed in the resolution to the NEPA Alliance Economic Growth Fund Board of Directors.

A motion was made by Chuck Leonard and seconded by Commissioner Wayne Nothstein to approve the nine (9) appointments to the Board of Directors of the NEPA Alliance Economic Growth Fund as presented. **Motion Carried.**

**Resolution 2025 -7 - Approving the transfer of NEPA Alliance Defederalized EDA loan assets to the NEPA Alliance Economic Growth Fund-**

Jeffrey Box reported Resolution 2025-7 is for the initial capitalization of the loan fund for the CDFI. He noted that NEPA is proposing to move defederalized EDA loan funds into the new CDFI. Steve Ursich reported that there are a number of loans that have been identified as CDFI compliant and will be moving over (1) one committed project to the fund.

A motion was made by Chuck Leonard and seconded by Jared Soto to approve the transfer of NEPA Alliance defederalized EDA loan funds to the NEPA Alliance Economic Growth Fund as presented. **Motion Carried.**

**Presentation** - Celina Pena, CDFI consultant, at The Eckblad Group presented a power point presentation regarding the CDFI. The power point highlighted the 7 Criteria for CDFI Certification, Path to Certification, Two Resolutions, CDFI Board Resolution, Assets Resolution. A copy of the power point is available upon request.

**Board of Directors Report  
Minutes of  
Wednesday, May 7, 2025  
In Person/Video Meeting**

---

*Business Development Services* – Steve noted that the APEX staff are attending a training conference in Chicago. He reported that the Bring the World to PA event is scheduled for Thursday, September 18, 2025, at a location to be determined. Steve further reported that loan volume continues to be very strong. He noted that SBA has recently had some significant changes to their standard operating procedure (i.e. heightened elevated levels of delinquency within the SBA 7A portfolio). Steve stated to date NEPA has eleven SBA504 approvals for \$14 million and fourteen Community Advantage for \$2.3 million. He stated that internal loan funds continue to be slow because of the lack of funds to lend. Steve stated that NEPA’s loan portfolio is approximately \$90 million and that he anticipates it be at \$100 million by the end of the calendar year.

*Community & Economic Development Services* – Jeff reported that Kurt is attending the Appalachia Leadership Institute Program. He noted that NEPA will record its single largest year of ARC grants in the region in this fiscal year. Jeff stated that the two (2) new submissions to EDA are Wayne/Pike Career Technical Center and Luzerne County Community College. He noted that the NEPA Launch application is still pending ARC approval. Jeff stated that the ENGAGE program is ongoing with partners around the region. He further stated that the Angel Fund program continues to take pitches from startup businesses. He reported that the Tobyhanna Defense Technology Partnership recently held a legislative breakfast with representatives from the Depot presenting to the region’s legislative delegation on the importance the Depot has on the region. Jeff noted that the Depot has a \$2.4 billion economic impact in eleven counties.

*Communications & Membership* – Donna reported as of April 30<sup>th</sup> NEPA has 365 members for a total of \$261,611 and that NEPA’s goal is 450 members. She noted that the membership campaign runs through December 31<sup>st</sup>. Donna reported that the Communications Committee met on April 23<sup>rd</sup> and selected September 25, 2025, for the Networking Reception at the Scranton Hilton Conference Center. She noted that the Committee’s next meeting is scheduled for June 12<sup>th</sup>. Donna stated that the Nominating Committee will be meeting tomorrow to discuss the Board slate for the upcoming new fiscal year. Donna reported that a media event at the Coaldale Rural Hospital Pedestrian Facility in Schuylkill County is scheduled for early June. She noted that NEPA’s Social Media numbers are located on page 21 of the Board packet.

*Transportation Services* – Kate reported that the 2025-2027 Unified Planning Work Program (UPWP) was approved by the NEPA Board of Directors at the January meeting and submitted to PennDOT Central Office. She noted that at the request of Central Office, language in the UPWP be amended to be consistent with recent Executive Orders related to transportation programs and resubmitted. Kate reported that the Active Transportation Plan and the Local Coordinated Transit Plan are nearing completion. She noted that a study to identify alternates for the reconstruction of SR 2001 Section 405 in Pike County is underway. She further noted that the project has been Pike County’s number one project for over 30 years. Kate stated that PennDOT’s National Electric Vehicle Infrastructure (NEVI) Program has awarded funding for EV charging stations on the interstates. PennDOT has now asked MPOs and RPOs to identify priorities for electric vehicle charging locations within communities. She reported that fourteen LTAP classes have been held and/or scheduled for 2024-2025. In addition, three (3) Chainsaw Safety Workshops have been scheduled for May/June. Kate noted NEPA was contacted by the Highway Administration regarding a case study on how MPO’s are utilizing GPS in TIP development and public input. She stated that NEPA was one (1) in five (5) MPO’s across the country and the only one (1) in Pennsylvania that was interviewed. Kate stated that Nettie Ginocchetti, Transportation/GIS Manager is an FAA certified remote pilot.

**President & CEO Report** – Jeff noted that the President’s proposed budget came out on Friday with significant cuts and agency eliminations. He noted that other organizations similar to ARC have been

**Board of Directors Report  
Minutes of  
Wednesday, May 7, 2025  
In Person/Video Meeting**

---

zeroed out. However, ARC appears to be all right for the moment. Jeff reported that he continues to meet with county commissioners and the legislative delegation from around the region. He further reported that NEPA will be cautious and conservative in the 2026 budget preparation later in the month.

**Open discussion** – Commissioner Wayne Nothstein suggested developing a packet for elected officials regarding how the President’s proposed funding cuts could affect certain programs and prepare a bipartisan letter from NEPA Board of Directors. Board Chairperson Steve Barrouk asked the Board members if they are aware of any agencies/organization that will be impacted by the cuts that will be affecting employment and the community at large to inform the Board.

Board Chairperson Steve Barrouk thanked Chuck Leonard for his many years of service on the NEPA Board of Directors. Chuck noted that he was pleased to have worked with everyone and wished the Board of Directors well in the future. Jeff thanked Chuck for being a great friend and supporter of NEPA.

Mary Frances thanked Jeff, Kurt and Tyler for their assistance in comparing and analyzing all the data for the economic score cards for the upcoming ESU Economic Summit.

There being no further business, Board Chairperson Steve Barrouk adjourned the meeting at 1:44 pm.

Respectfully submitted,  
Donna Hritz  
Vice President Communications & Operations  
May 14, 2025

## Statement of Activities

May 31, 2025

	Prior YTD	Current YTD	Budget	Percentage of Budget
<b>Revenues:</b>				
Grants/Projects	\$ 4,018,636	\$ 3,897,983	\$ 4,289,985	91%
Membership Fees	220,785	223,066	243,345	92%
Rental Income	26,028	21,190	23,116	92%
RLF Admin. Fees	38,582	51,511	50,000	103%
Match from Other Sources	82,958	49,178	46,500	106%
Other Receipts	59,982	56,757	56,200	101%
Contributed Services	24,481	48,109	28,000	172%
<b>Total Revenues</b>	4,471,452	4,347,794	4,737,146	92%
<b>Expenses:</b>				
Personnel	1,967,507	2,130,955	2,249,123	95%
Benefits	789,092	804,915	989,614	81%
Contractual	933,494	658,323	761,607	86%
Professional Fees	24,782	39,090	30,040	130%
Travel and Per Diem	43,979	73,169	77,951	94%
Meetings and Seminars	71,020	113,330	112,400	101%
Postage	2,069	2,471	3,050	81%
Supplies	110,709	46,734	44,840	104%
Publications and Memberships	67,435	51,811	84,495	61%
Printing	5,232	3,812	4,900	78%
Advertising	23,672	3,999	24,400	16%
Occupancy	59,177	80,348	63,232	127%
Equipment Rental & Maintenance	8,846	5,467	9,000	61%
Depreciation	53,081	54,873	56,779	97%
Telephone/Internet	26,407	30,920	30,370	102%
Insurance	36,262	37,022	42,100	88%
Interest	34,243	32,330	35,177	92%
Other Costs	66,383	90,604	86,607	105%
Contributed Services	24,481	48,109	28,000	172%
<b>Total Expenses</b>	4,347,871	4,308,282	4,733,685	91%
<b>Increase (Decrease) in Net Assets</b>	\$ 123,581	\$ 39,512	\$ 3,461	

<b>Net Assets</b>	
Beginning Balance	\$ 1,906,150
Increase (Decrease)	39,512
<b>Current Balance</b>	<b>\$ 1,945,662</b>

## Statement of Financial Position

May 31, 2025

Assets	Prior Year	Current Year	Liabilities	Prior Year	Current Year
Unrestricted Cash Invested	\$ 861,172	\$ 959,566	Accounts Payable	334,210	323,315
Restricted Funds Invested	104,132	80,555	Deferred Project Funds	104,132	80,555
Membership Fees Receivable	83,050	12,650	Employee Benefits Payable	217,697	231,056
Advances/Deposits/Prepays	51,541	47,891	Payroll Withholdings	6,436	5,144
Accounts Receivable-Projects	1,614,785	1,617,027	Deferred Membership Fees	186,310	189,117
Depreciable Assets (Net)	568,874	525,276	Capital Lease Payable	497,758	468,116
			Total Liabilities	1,346,543	1,297,303
			<b>Net Assets *</b>	1,937,011	1,945,662
<b>Total Assets</b>	<b>\$ 3,283,554</b>	<b>\$ 3,242,965</b>	<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 3,283,554</b>	<b>\$ 3,242,965</b>

\*Net Assets represents NEPA's equity. It is the surplus of Total Assets less Total Liabilities. Net Assets is not equivalent to cash.

**Northeastern Pennsylvania Alliance  
General Activities Draft Budget**

**Fiscal Year Ending June 30, 2026**

Prepared 6-17-25

<b>Revenue</b>	<b>FYE 24 Budget</b>	<b>FYE 25 Budget</b>	<b>FYE 26 Budget</b>
Grants/Contracts	4,716,659	4,289,985	4,245,086
Match From Other Sources	44,000	46,500	91,500
Membership Fees	237,750	243,345	245,476
Rent and Related Receipts	28,921	23,116	20,558
RLF Admin Fees	25,000	50,000	80,000
Other Receipts	18,900	56,200	60,200
Contributed Services	28,000	28,000	23,500
<b>Total Revenues</b>	<b>5,099,230</b>	<b>4,737,146</b>	<b>4,766,320</b>
<b>Expenses</b>			
Personnel	2,181,050	2,249,123	2,221,748
Benefits	959,662	989,614	977,569
Contractual	1,287,765	761,607	844,494
Professional Fees	29,500	30,040	26,000
Travel & Per Diem	49,320	77,951	81,709
Meetings & Conferences	111,170	112,400	114,657
Postage	4,200	3,050	2,800
Supplies	46,190	44,840	27,375
Publications & Memberships	63,356	84,495	70,544
Printing & Publishing	4,700	4,900	4,900
Advertising	18,500	24,400	23,000
Utilities & Building Maintenance	65,050	63,232	67,860
Equipment - Rental & Maintenance	13,164	9,000	7,600
Depreciation	59,102	56,779	60,376
Telephone	27,930	30,370	30,010
Insurance	35,200	42,100	40,800
Information Technology	73,700	79,321	82,010
Interest	37,271	35,177	32,926
Other	2,586	7,286	23,490
Contributed Services	28,000	28,000	23,500
<b>Total Expenses</b>	<b>5,097,416</b>	<b>4,733,685</b>	<b>4,763,368</b>
<b>Increase (Decrease) in net assets</b>	<b>1,814</b>	<b>3,461</b>	<b>2,952</b>

**RESOLUTION 2025-8**

**OF THE  
NORTHEASTERN PENNSYLVANIA ALLIANCE (NEPA) BOARD OF DIRECTORS  
TO ADOPT THE 2025 – 2030 NORTHEASTERN PENNSYLVANIA REGIONAL  
COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS) FIVE YEAR PLAN**

**WHEREAS**, the Northeastern Pennsylvania Alliance (NEPA), as the Economic Development District for the seven-county region of Northeastern Pennsylvania, is required to create a Comprehensive Economic Development Strategy (CEDS) for the EDD region and submit that report to the United States Department of Commerce, Economic Development Administration, and

**WHEREAS**, the 2025 – 2030 Northeastern Pennsylvania CEDS was created with the input of over one hundred community stakeholders and includes a Regional SWOT, Transformational Projects, a Regional Overview, and Strategic Priorities, and

**NOW THEREFORE, BE IT RESOLVED**, that the Northeastern Pennsylvania Comprehensive Economic Development Strategy for the period of July 1, 2025 – June 30, 2030, is hereby adopted. The President & CEO of the Northeastern Pennsylvania Alliance is authorized to transmit the report to the Philadelphia Regional Office of the United States Department of Commerce, Economic Development Administration, and share the report with Economic and Community Development organizations within the region.

**ADOPTED THIS 25<sup>th</sup> DAY of June 2025**

---

Stephen M. Barrouk  
Board Chairperson  
NEPA Alliance Board of Directors

---

Jeffrey K. Box  
President & CEO  
NEPA Alliance



# 2025 - 2030 Northeastern Pennsylvania Comprehensive Economic Development Strategy



Funding for this research was provided by Partnership Planning Grant Award ED19PHI3020009 from the Economic Development Administration, an agency within the United States Department of Commerce, with matching funds provided by the Commonwealth of Pennsylvania Department of Community & Economic Development.

The Northeastern Pennsylvania Alliance is grateful for the support from the U.S. Department of Commerce, Economic Development Administration and the Commonwealth of Pennsylvania Department of Community & Economic Development for providing the resources to complete this report.

## Executive Summary

Northeastern Pennsylvania (NEPA) is a region defined by both deep-rooted heritage and forward-looking ambition. Spanning seven counties - Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne - it is home to over one million residents and a labor force of over 450,000. Historically built on coal, rail, and manufacturing, the region has evolved into a diversified economy shaped by healthcare, logistics, tourism, and a growing entrepreneurial spirit. Its location is one of its greatest assets based between major metros like New York City and Philadelphia, NEPA sits at the crossroads of major interstate highways and is within one days drive of 1/3 of the population of the United States and 1/2 of the Canadian population.

This Comprehensive Economic Development Strategy (CEDS) was born out of a region-wide collaboration, involving a series of stakeholder meetings and in-depth community conversations. Over 100 business leaders, educators, nonprofit organizations, municipal officials, and residents came together to reflect on where NEPA has been, where it stands today, and where it needs to go. The resulting strategy builds on existing strengths while addressing long-standing challenges that have limited growth and opportunity.

Northeastern Pennsylvania's strengths are clear. Manufacturing remains strong in the region, providing good paying jobs and creating American made products. Location and existing infrastructure make the region a hub for distribution and warehousing. Hospitals and colleges anchor communities and fuel innovation. The natural beauty of Northeastern Pennsylvania mountains, lakes, and small towns draws millions of visitors annually and offers a high quality of life at a lower cost than surrounding metro areas. Employers benefit from a large labor shed, while families and businesses enjoy affordability and space.

The region has historically faced a disconnect between skills being taught in schools and employer needs, particularly in the trades, although efforts are underway to address this challenge. An aging population puts pressure on housing, healthcare, and municipal services, while younger people and recent college graduates seek opportunity elsewhere. While some cities and towns have seen significant revitalization and adaptive reuse of older buildings, other towns continue to struggle with disinvestment, blight, and infrastructure gaps. Broadband access remains inconsistent in rural communities, zoning and regulatory hurdles slow redevelopment, and some communities lack the capacity or coordination to bring projects from vision to reality.

Through the CEDS process, the region has identified five strategic priority goals to focus on.

Goal 1: Create an environment for Business Development & Economic Growth

Goal 2: Build and synthesize Education & Workforce Development Programs

Goal 3: Monitor, maintain and develop a vision for Critical Infrastructure

Goal 4: Advance Community Development & Health

Goal 5: Build Economic Resiliency & Readiness

The plan lays out a roadmap for action—focusing on goals that matter most to residents and employers alike: building resilient and inclusive communities, developing talent at every level, supporting innovation and entrepreneurship, and investing in the infrastructure that connects people and places. From strengthening career pathways for students and expanding childcare options, to revitalizing legacy downtowns and deploying broadband to rural areas, this strategy charts a clear, community-driven path forward.

Ultimately, this 2025 – 2030 Northeastern Pennsylvania CEDS reflects the region’s commitment to collaboration and long-term impact. With the support of the Economic Development Administration and other partners, Northeastern Pennsylvania is ready to move from planning to action and from resilience to renewal.

#### Population Changes in Northeastern Pennsylvania

Area	2020 US Census	2024 Estimate	Change	% Change
United States	331,515,736	340,110,988	8,595,252	2.6%
Pennsylvania	13,002,909	13,078,751	75,842	0.6%
Northeastern Pennsylvania	1,027,322	1,038,822	11,500	1.1%
Carbon County	64,754	65,743	989	1.5%
Lackawanna County	215,911	216,859	948	0.4%
Luzerne County	325,602	331,379	5,777	1.8%
Monroe County	168,315	166,523	-1,792	-1.1%
Pike County	58,545	62,376	3,831	6.5%
Schuylkill County	143,046	144,523	-6,224	1.0%
Wayne County	51,149	51,419	270	0.5%



DEW

## Carbon County at a Glance



2020 Population: 64,754

2024 Population Estimate: 65,743

% Change: 1.5%

Per Capita Income: \$36,380

Median Household Income: \$67,877

High School Graduation Rate: 90.3%

% with Bachelors Degree of Higher: 18.3%

Total Number of Businesses: 1,183

### Largest Industries by Employment:

1. Healthcare & Social Assistance (2,859 employees)
2. Accommodation & Food Service (2,564 employees)
3. Retail Trade (2,143 employees)
4. Manufacturing (1,331 employees)
5. Information (1,014 employees)

### Largest Non-Government Employers

1. St. Luke's Hospital
2. Lehigh Valley Hospital Center
3. Blue Mountain Resort
4. Wal-Mart Associates
5. Behavioral Health Associates
6. Little Leaf Pa LLC
7. Blue Ridge Cable Technologies Inc
8. PenTele Data Limited Partnership
9. Forest Hills Rehabilitation & Health
10. Giant Food Stores LLC

## Lackawanna County at a Glance



2020 Population: 215,911

2024 Population Estimate: 216,859

% Change: 0.4%

Per Capita Income: \$36,217

Median Household Income: \$64,691

High School Graduation Rate: 91.6%

% with Bachelors Degree of Higher: 30.1%

Total Number of Businesses: 5,189

### Largest Industries by Employment:

1. Healthcare & Social Assistance (21,986 employees)
2. Retail Trade (12,084 employees)
3. Manufacturing (10,551 employees)
4. Accommodation & Food Service (7,387 employees)
5. Educational Services (6,321 employees)

### Largest Non-Government Employers:

1. Geisinger Community Medical Center
2. Allied Services Foundation
3. Amazon.com Services LLC
4. Chewy Inc
5. Scranton Hospital Company LLC
6. Wal-Mart Associates
7. University of Scranton
8. Keystone Community Resources Inc
9. Bank of America NA
10. Kane Warehousing

## Luzerne County at a Glance:



2020 Population: 325,602

2024 Population Estimate: 331,379

% Change: 1.8%

Per Capita Income: \$34,857

Median Household Income: \$62,321

High School Graduation Rate: 90.7%

% with Bachelors Degree or Higher: 25.0%

Total Number of Businesses: 7,166

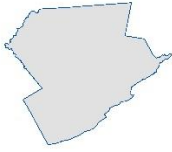
### Largest Industries by Employment

1. Healthcare & Social Assistance (25,692 employees)
2. Manufacturing (18,655 employees)
3. Retail Trade (18,016 employees)
4. Transportation & Warehousing (16,771 employees)
5. Accommodation & Food Service (11,015 employees)

### Largest Non-Government Employers:

1. Amazon.com Services LLC
2. Geisinger Wyoming Valley Medical Center
3. TJ Maxx Distribution Center
4. Chewy Inc
5. Wal-Mart Associates Inc
6. Geisinger Clinic
7. Lowe's Home Centers LLC
8. Wilkes-Barre Hospital Company LLC
9. Home Depot USA Inc
10. Wilkes University

## Monroe County at a Glance



2020 Population: 168,315

2024 Population Estimate: 166,523

% Change: -1.1%

Per Capita Income: \$37,512

Median Household Income: \$82,374

High School Graduation Rate: 90.3%

% with Bachelors Degree of Higher: 27.9%

Total Number of Businesses: 3,492

### Largest Industries by Employment:

1. Retail Trade (9,274 employees)
2. Accommodation & Food Service (8,637 employees)
3. Healthcare & Social Assistance (7,876 employees)
4. Manufacturing (6,166 employees)
5. Transportation & Warehousing (2,976 employees)

### Largest Non-Government Employers

1. Aventis Pasteur Inc
2. Wal-Mart Associates Inc
3. Lehigh Valley Hospital Pocono
4. CMBK Resort Operations LLC
5. Kalahari Resort & Conventions
6. St. Luke's Hospital
7. Mount Airy Casino Resort
8. Great Wolf Resorts
9. East Stroudsburg University
10. Freedom Care LLC

## Pike County at a Glance



2020 Population: 58,545

2024 Population Estimate: 62,376

% Change: 6.5%

Per Capita Income: \$42,243

Median Household Income: \$79,318

High School Graduation Rate: 93.2%

% with Bachelors Degree of Higher: 28.9%

Total Number of Businesses: 1,011

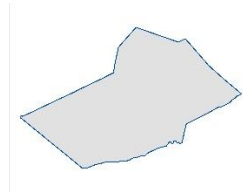
### Largest Industries by Employment

1. Retail Trade (2,390 employees)
2. Accommodation & Food Service (1,978 employees)
3. Healthcare & Social Assistance (1,074 employees)
4. Other Services (except Public Administration) (925 employees)
5. Administrative & Support Services (512 employees)

### Largest Non-Government Employees

1. Woodloch Pines Inc
2. Wal-Mart Associates Inc
3. The Lodge at Woodloch
4. ShopRite
5. Pine Forest Campco LLC
6. Weis Markets Inc
7. Econo-Pak
8. Home Depot USA Inc
9. Lowe's Home Centers LLC
10. Swift Staffing Inc

## Schuylkill County at a Glance



2020 Population: 143,046

2024 Population Estimate: 144,523

% Change: 1.0%

Per Capita Income: \$ 33,769

Median Household Income: \$ 66,901

High School Graduation Rate: 90.0%

% with Bachelors Degree of Higher: 19.1%

Total Number of Businesses: 2,699

### Largest Industries by Employment

1. Manufacturing (10,092 employees)
2. Healthcare & Social Assistance (6,713 employees)
3. Transportation & Warehousing (5,995 employees)
4. Retail Trade (5,501 employees)
5. Accommodation & Food Service (2,585 employees)

### Largest Non-Government Employers

1. Wal-Mart Associates Inc
2. Hydro Extrusion USA LLC
3. Schuylkill Medical Center
4. Cargill Meat Solutions Corporation
5. Jeld-Wen Inc
6. Wegmans Food Markets Inc
7. Lowe's Home Centers LLC
8. Kings Home Healthcare
9. St. Luke's Hospital
10. MI Windows and Doors LLC

## Wayne County at a Glance



2020 Population: 51,149

2024 Population Estimate: 51,419

% Change: 0.5%

Per Capita Income: \$ 33,735

Median Household Income: \$ 62,182

High School Graduation Rate: 91.4%

% with Bachelors Degree of Higher: 21.6%

Total Number of Businesses: 1,339

### Largest Industries by Employment

1. Retail Trade (3,237 employees)
2. Healthcare & Social Assistance (2,412 employees)
3. Accommodation & Food Service (1,778 employees)
4. Construction (1,236 employees)
5. Other Services (except Public Administration) (1,125 employees)

### Largest Non-Government Employers

1. Wayne County Memorial Hospital Association
2. Wal-Mart Associates Inc
3. Wayne Memorial Community Health
4. Weis Markets
5. Human Resource Center Inc
6. Hideout POA Inc
7. Leeward Construction Inc
8. Pioneer Construction Company Inc
9. Settlers Hospitality Group LLC
10. The Dime Bank

## About the Northeastern Pennsylvania Alliance

The Northeastern Pennsylvania Alliance (NEPA) is a regional multi-county economic development agency providing leadership, planning, expertise and services to regional and local governments, businesses, institutions and individuals through innovative and beneficial collaborations and partnerships to enhance the economic development and quality of life of the area.

NEPA was organized in 1964 by the private sector that saw the need for a regional approach to economic and community development issues. NEPA is now a public / private sector partnership with representation from government and non-governmental private sector organizations. The goal of NEPA is to provide a quality menu of programs and valuable services that best match the needs of its partners and add value to the region.

NEPA conducts its mission within the counties of Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill and Wayne, which have a total population of 1,031,317 people (according to information provided by the U.S. Census Bureau, July 1, 2023) and covers 4,476 square miles.

NEPA is designated as the Economic Development District (EDD) by the Economic Development Administration (EDA) for the seven county region. Due to this designation, NEPA is required by federal law to create a regional Comprehensive Economic Development Strategy (CEDs) for the region every five years.

Additionally, NEPA is one of seven regional agencies called Local Development Districts (LDDs). LDDs help coordinate community and economic development activities in the Commonwealth of Pennsylvania.

NEPA serves as the coordinator for the Partnerships for Regional Economic Performance (PREP) initiative within the seven-county region. According to the Pennsylvania Department of Community & Economic Development, “PREP is a statewide network of partners designed to work in concert to deliver vital business assistance services across ten regions of the Commonwealth.” “PREP is designed to encourage regional coordination in economic development efforts, yielding superior customer service to the business community and a comprehensive, efficient statewide economic delivery strategy.”

NEPA is guided by a forty-eight (48) member Board of Directors, headed by Board Chairperson, Steve Barrouk, of which forty-three (43) members have voting capabilities. Members of the Board of Directors represent industries, labor, governments, general businesses, professionals, and citizens in each of the seven counties that the NEPA Alliance serves.

Jeffrey K. Box, President & CEO of the NEPA Alliance, provides executive leadership working with state and federal legislators to expand and explore opportunities that will be beneficial for Northeastern Pennsylvania.

## About the CEDS Process

The 2025 – 2030 Northeastern Pennsylvania Comprehensive Economic Development Strategy (CEDS) was built through a highly collaborative process designed to capture ideas and feedback across industries and geographies. Recognizing that meaningful economic development must reflect local needs and opportunities, the planning team prioritized community engagement from the outset.

The CEDS process unfolded over the course of a year and was anchored by a series of three regional stakeholder meetings held at PNC Field in Moosic, PA that convened leaders from across the seven counties—Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne. These sessions brought together representatives from local governments, economic development organizations, workforce agencies, educational institutions, nonprofits, private industry, healthcare systems, and community groups.

December 23, 2024 – January 28, 2025 - *NEPA Regional Economic Development Survey* was promoted and made available to the public. Respondents were asked to select their top regional strengths, challenges, and opportunities. Additionally, the survey allowed for open-ended responses as well. NEPA Alliance partnered with a local strategic planning consulting firm, StratSimple, to design a user friendly survey. The open-ended portion of the survey used Artificial Intelligence technology to prompt respondents, which led to better quality answers. Data was collected from over 360 surveys and over 130 pages worth of open-ended responses were recorded.

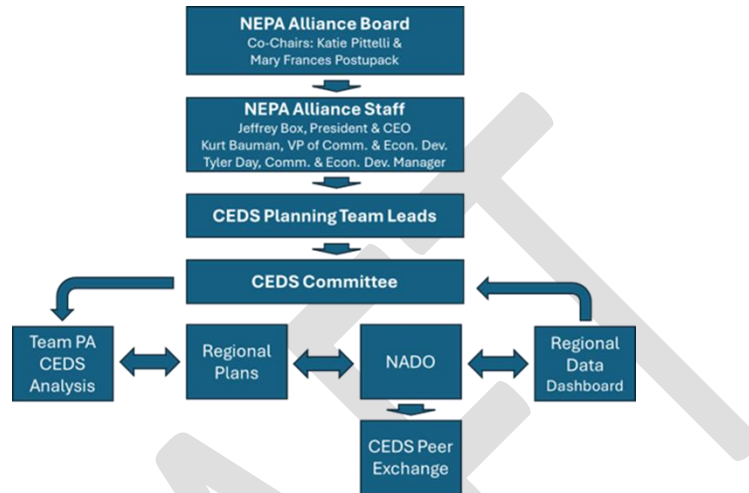
February 4, 2025 - *Meeting 1: Reflecting on Our Region* kicked off the process with a wide-ranging conversation about the region’s current conditions and emerging trends. Results from the NEPA Regional Economic Development Survey were announced and discussed. Attendees participated in ten facilitated breakout sessions focused on core themes: Business Retention & Expansion; Industry Clusters; Tourism & Regional Image; Small Business; Entrepreneurship; Education & Workforce Development; Critical Infrastructure; Community Development & Health; Housing; and Community Planning & Resiliency. These discussions generated detailed insights into regional strengths and pain points, laying the groundwork for the goals to follow.

March 18, 2025 - *Meeting 2: Developing Regional Goals, Objectives, and Strategies* synthesized the input from Meeting 1 into a strategic framework. Each breakout group reviewed the challenges identified, explored cross-cutting themes, and developed actionable goals and objectives. This collaborative work led to the creation of a regional Action Plan, aligning stakeholder priorities across sectors and counties.

April 14, 2025 - *Meeting 3: Dreaming Big* focused on transformational thinking. Stakeholders were encouraged to think beyond incremental change and imagine bold, catalytic projects with the potential to reshape the region. This final session captured visionary ideas—ranging from placemaking initiatives and housing redevelopment to regional infrastructure upgrades and innovation corridors—that will guide future investment and grantmaking opportunities.

The result is a CEDS that is not only data-driven, but also deeply grounded in local knowledge and aspirations. It reflects the collaborative spirit of Northeastern Pennsylvania.

### CEDS Committee



Co-Chairs: Dr. Katie Pittelli and Mary Francis Postupack served as co-chairs of the 2025 – 2030 Northeastern Pennsylvania CEDS Development Committee. Pittelli serves as President of Johnson College and Postupack serves as Vice President for Economic Development & Entrepreneurship at East Stroudsburg University. Both Pittelli and Postupack serve on the NEPA Alliance Board of Directors and are leaders in the community. Additionally, both women were selected because they represent different geographies which insured the CEDS does not focus too much on one area of the region over another. Dr. Katie Pittelli represented the historic coal mining areas in the Scranton/Wilkes-Barre urban corridor while Mary Frances Postupack represented the Pocono region.

NEPA Alliance Staff: Various members of the NEPA Alliance staff worked on the creation of the CEDS. Jeffrey Box, President & CEO of the NEPA Alliance provided leadership and oversight of the process. Kurt Bauman, Vice President of Community & Economic Development Services and Tyler Day, Community & Economic Development Manager led the day to day process of creating the new CEDS. Additional support was provided by Steve Ursich, Vice President of Business Development Service; Kate McMahan, Vice President of Transportation Planning; Debbie Langan, Senior International Business Development Manager; Kara Smith, Government Procurement Program Manager; Colleen Burns, Community & Economic Development Manager; and Isabella Ceccoli, Government Procurement Specialist.

CEDS Planning Team Leads: Each breakout session had individuals that served as area experts and breakout group facilitators during the CEDS development process.

Breakout Group:	Team Leads:

Business Retention & Expansion	Kevin O’Boyle – Mericle
	Tyler Day – NEPA Alliance
Industry Clusters	Debbie Langan – NEPA Alliance
	Drew Mackie – NEPIRC
Small Business	Dorothy Lane – Wilkes University SBDC
	Holly Pilcavage – Evergreen WB
Entrepreneurship	Ken Okrepkie – Ben Franklin Technology Partnership
	Shanie Mohamed – Wyoming Valley Chamber of Commerce
Tourism & Regional Image	Marlyn Kissner – Pocono Mountains Visitors Bureau
	Mary Kolessar – Discover NEPA
Education & Workforce Development	Bill Leonard – Leonard Workforce Solutions
	Amy Luyster – Greater Scranton Chamber of Commerce
Transportation & Critical Infrastructure	Michelle Bisbing – Pocono Mountains EDC
	Kate McMahon – NEPA Allian
Community Development & Health	Joy Hubsman – United Neighborhood Centers
	Larry Newman – Diamond City Partnership
Housing	Tom Campbell – Pocono Mountains United Way
	Shane Powers – Neighborworks of NEPA
Community Planning & Economic Resiliency	Mike Burns – StratSimple
	Danielle Weinschenk – Tobyhanna Army Depot

CEDS Committee:

<b>First Name</b>	<b>Last Name</b>	<b>Organization</b>	<b>Primary County Represented</b>
Kylie	Adams-Weiss	Carbon Chamber & Economic Development Corporation	Carbon County
John	Augustine	Penn’s Northeast	Luzerne County
Stephen	Barrouk	NEPA Alliance Board Chair	Luzerne County
Kurt	Bauman	NEPA Alliance	Regional
Mark	Baylis	VALOR	Monroe County
Kathleen	Bednarek	Luzerne County Transportation Authority	Luzerne County
Michelle	Bisbing	PMEDC	Monroe County
Jeffrey	Box	NEPA Alliance	Regional
Colleen	Burns Ecklund	NEPA Alliance	Regional
Mike	Burns	StratSimple	Luzerne County
Tom	Campbell	Pocono Mtns. United Way	Monroe County
Bella	Ceccoli	NEPA Alliance	Regional
Koren	Clark	Scranton Area Community Foundation	Lackawanna County
Nicholas	Costanzo	L.R. Costanzo Company, Inc.	Lackawanna County
Jocelyn	Cramer	Wayne County Commissioner	Wayne County
Jim	Cummings	Mericle	Luzerne County
Tyler	Day	NEPA Alliance	Regional

Cynthia	DeFebo	Pike County Workforce Development	Pike County
Christine	Dettore	PA DCNR	Lackawanna County
John	Dever	Alvernia University - O'Pake Institute	Outside of NEPA Region
Mary Liz	Donato	Lackawanna County Planning Dept	Lackawanna County
Bob	Durkin	Greater Scranton Chamber of Commerce	Lackawanna County
Jessica	Edwards	Lackawanna County Planning Dept	Lackawanna County
Sarah	Effertz	Blu Elefante Events	Lackawanna County
Jacqueline	Engel	Walk In Art Center Inc	Schuylkill County
Steve	Fisher	PennDOT District 4	Lackawanna County
Martin	Fotta	United Neighborhood Centers	Lackawanna County
Lindsay	Griffin-Boylan	Greater Wyoming Valley Chamber of Commerce	Luzerne County
Latisha	Griffith	Office of Rep. Maureen Madden	Monroe County
Sara	Hailstone	Hailstone Economic	Lackawanna County
Lisa	Hall Zielinski	University of Scranton Small Business Development Center	Wayne County
RACHEL	HAWK	Penn's Northeast	Luzerne County
William	Hoban	MyCIL	Lackawanna County
Joy	Hubshman	United Neighborhood Centers of NEPA	Lackawanna County
Mary Ann	Iezzi	Lackawanna Blind Association	Lackawanna County
Marlyn	Kissner	Pocono Mountains Visitors Bureau	Monroe County
Denise	Klinger	PADCO	Schuylkill County
Frank	Knorek	Spire Strategic Partners, LLC	Luzerne County
Mary	Kolessar	DiscoverNEPA	Luzerne County
Indra	Lahiri	Indraloka Animal Sanctuary	Lackawanna County
Lindsay	Landis	The Luzerne Foundation	Luzerne County
Dorothy	Lane	Wilkes University Small Business Development Cente	Luzerne County
Debbie	Langan	NEPA Alliance	Regional
Nancy	Lawton-Kluck	Geisinger Health System Foundation	Regional
Bill	Leonard	Leonard Workforce Solutions	Lackawanna County
Savas	Logothetides	Pottsville Area Development Corporation	Schuylkill County
Linda	Loop	Dress for Success Luzerne County	Luzerne County
Amy	Luyster	The Greater Scranton Chamber of Commerce	Lackawanna County
Susan	Magnotta	Junior Achievement	Luzerne County
Kristin	Magnotta	Lackawanna Cty Planning and Economic Development	Lackawanna County
Brian	McCracken	Sordoni Construction	Luzerne County
Gertrude	McGowan	McGowan Foundation	Luzerne County
Leo	McGowan	McGowan Foundation	Luzerne County

Kate	McMahon	NEPA Alliance	Regional
John	McNulty	Retired	Lackawanna County
Christine	Meinhart-Fritz	Monroe County Planning Commission	Monroe County
Kevin	Messett	New Season Financial	Lackawanna County
Eric	Middleton	Lackawanna County Planning Dept	Lackawanna County
Mark	Minnig	Schuylkill Economic Development Corporation	Schuylkill County
Shanie	Mohamed	Wyoming Valley Chamber	Luzerne County
Michael	Mrozinski	Pike County	Pike County
Larry	Newman	Diamond City Partnership	Luzerne County
Wayne	Nothstein	Carbon County Commissioner	Carbon County
Kevin	O'Boyle	Mericle	Luzerne County
Ken	Okrepkie	Ben Franklin Technology Partnership	Lackawanna County
Ruben	Pachay	PA Dept. of Labor & Industry Rapid Response	Luzerne County
Jeff	Papach	SEWN	Regional
Lawrence	Peterson	PennDOT District 5	Regional
John	Petrini	PennDOT District 4	Regional
Holly	Pilcavage	Evergreen WB	Luzerne County
Katie	Pittelli	Johnson College	Lackawanna County
Mary Frances	Postupack	East Stroudsburg University	Monroe County
Shane	Powers	NeighborWorks Northeastern Pennsylvania	Lackawanna County
Nikki	Price	Outreach Works	Lackawanna County
Bud	Quandel	Quandel	Schuylkill County
Crystal	Quintin	Geisinger Health System Foundation	Regional
Sue	Reilly	Family Business Alliance	Luzerne County
Michele	Schasberger	Greater Wyoming Valley Area YMCA	Luzerne County
Krista	Schneider	PennTAP at PSU	Luzerne County
Jennifer	Shoemaker	Outreach Center for Community Resource	Lackawanna County
Heather	Skapyak	GPI	Lackawanna County
Kara	Smith	NEPA Alliance	Regional
Kwanza	Smith	Monroe County Office of Fiscal Affairs and Grants	Monroe County
Jared	Soto	Carbon County EDC	Carbon County
Alex	Stark	ID Logistics US	Lackawanna County
Jocelyn	Sterenchock	CAN DO Inc	Luzerne County
Janet	Sweeney	Pennsylvania Environmental Council/POWR	Luzerne County
Teresa	Travis	Rapid Response/Commonwealth of PA	Luzerne County
Michael	Tukeva	Pocono Mountains United Way	Monroe County

Steve	Ursich	NEPA Alliance	Regional
Ronald	Vogel	PA Dept. of Labor & Industry	Lackawanna County
Mary-Pat	Ward	Catherine McAuley Center	Lackawanna County
Danielle	Weinschenk	Tobyhanna Army Depot	Monroe County
Kristen	Wolfe	Sordoni Construction	Luzerne County
Helen	Yanulus	Monroe County Transportation Authority	Monroe County
David	Young	Schuylkill Community Action	Schuylkill County

## What is a CEDS

The Comprehensive Economic Development Strategy (CEDS) contributes to effective economic development in America’s communities and regions through a place-based, regionally driven economic development planning process. Economic development planning – as implemented through the CEDS – is not only a cornerstone of the U.S. Economic Development Administration’s (EDA) programs, but successfully serves as a means to engage community leaders, leverage the involvement of the private sector, and establish a strategic blueprint for regional collaboration. The CEDS provides the capacity-building foundation by which the public sector, working in conjunction with other economic actors (individuals, firms, industries), creates the environment for regional economic prosperity.

Simply put, a CEDS is a strategy-driven plan for regional economic development. A CEDS is the result of a regionally-owned planning process designed to build capacity and guide the economic prosperity and resiliency of an area or region. It is a key component in establishing and maintaining a robust economic ecosystem by helping to build regional capacities (through hard and soft infrastructure) that contributes to individual, firm, and community success. The CEDS provides a vehicle for individuals, organizations, local governments, institutes of learning, and private industry to engage in a meaningful conversation and debate about what capacity building efforts would best serve economic development in the region. The CEDS should take into account and, where appropriate, integrate or leverage other regional planning efforts, including the use of other available federal funds, private sector resources, and state support which can advance a region’s CEDS goals and objectives. Regions must update their CEDS at least every five years to qualify for EDA assistance under its Public Works and Economic Adjustment Assistance programs. In addition, a CEDS is a prerequisite for designation by EDA as an Economic Development District (EDD).

From the regulations governing the CEDS (see 13 C.F.R. § 303.7), the following sections must be included in the CEDS document:

Summary Background: A summary background of the economic conditions of the region;

SWOT Analysis: An in-depth analysis of regional strengths, weaknesses, opportunities and threats (commonly known as a “SWOT” analysis);

**Strategic Direction/Action Plan:** The strategic direction and action plan should build on findings from the SWOT analysis and incorporate/integrate elements from other regional plans (e.g., land use and transportation, workforce development, etc.) where appropriate as determined by the EDD or community/region engaged in development of the CEDS. The action plan should also identify the stakeholder(s) responsible for implementation, timetables, and opportunities for the integrated use of other local, state, and federal funds;

**Evaluation Framework:** Performance measures used to evaluate the organization’s implementation of the CEDS and impact on the regional economy.

In addition to the sections noted above, the CEDS must incorporate the concept of economic resilience. Economic resilience can be defined as “the ability of regions to anticipate, withstand, and bounce back from any type of shock, disruption, or stress that it may experience.” The EDD or community responsible for the CEDS can address resilience as a separate section, distinct goal or priority action item, and/or as an area of investigation in the SWOT analysis. It may be most effective, however, to infuse the concept of resilience throughout the CEDS document. As a baseline, EDA suggests regions undertake a two-pronged approach to help identify and counter the vulnerabilities that each region may face.

The Northeastern Pennsylvania Alliance is designated as the EDD for the seven county region of Northeastern Pennsylvania and is tasked with creating a regional CEDS. The most recent CEDS covered the time period of 2020 – 2024. Once adopted, this document will become the new regional CEDS and cover a time period of 2025 – 2030.

## Northeastern Pennsylvania Regional Overview

### Industry Clusters:

Manufacturing plays a vital role in Northeastern Pennsylvania’s regional economy, employing a significantly higher share of the workforce than both the state and national averages. According to the U.S. Census Bureau’s 2022 County Business Patterns, 13.8% of all workers in the NEPA region are employed in manufacturing—compared to 10.0% in Pennsylvania and just 9.0% nationwide. This strong concentration reflects the region’s longstanding industrial heritage and its continued importance as a hub for production, particularly in areas such as food processing, metals, plastics, and fabricated goods.

Between 2015 and 2022, manufacturing employment in NEPA grew by nearly 10%, outpacing both state and national growth rates. Counties like Lackawanna, Monroe, and Luzerne led this expansion with notable gains of 22.4%, 16.6%, and 9.7% respectively. Despite the temporary setbacks caused by the COVID-19 pandemic, most of the region has rebounded to pre-pandemic manufacturing employment levels. However, not all counties shared in this growth—Carbon and Pike Counties experienced declines of over 20%, underscoring the need for continued investment and strategic support to ensure broad-based regional resiliency. Overall, manufacturing remains a

cornerstone of NEPA’s economic identity and a critical engine for regional job creation and economic stability.

**Manufacturing Industry Employment for the United States, Pennsylvania, and Northeastern Pennsylvania Counties, 2015 and 2022**

Area	2015	2022	Change 2015 - 2022	Percent Change 2015 - 2022
United States	11,605,501	12,188,330	582,829	5.0%
Pennsylvania	551,797	560,912	9,115	1.7%
Northeastern Pennsylvania	43,472	47,680	4,208	9.7%
Carbon County	1,742	1,331	-411	-23.6%
Lackawanna County	8,617	10,551	1,934	22.4%
Luzerne County	17,008	18,655	1,647	9.7%
Monroe County	5,290	6,166	876	16.6%
Pike County	266	188	-78	-29.3%
Schuylkill County	9,930	10,092	162	1.6%
Wayne County	619	697	78	12.6%

Sources: U.S. Census Bureau, “2015 and 2022 County Business Patterns”

In addition to manufacturing, Northeastern Pennsylvania is home to a diverse range of industry clusters that shape the region’s economic landscape. The healthcare sector remains dynamic, consistently evolving to meet community needs. The region is also seeing expansion in warehousing and logistics, fueled by its strategic location and growing demand for distribution infrastructure. Recreation and tourism thrive on the area’s natural and cultural assets, and higher education institutions contribute both talent and innovation. Emerging sectors like energy are also gaining traction. Despite these strengths, challenges persist — including outdated industrial facilities, limited local capacity in construction and design, communication gaps across sectors, and workforce concerns such as low wages and high turnover.

**Business Retention & Expansion:**

Northeastern Pennsylvania offers a compelling value proposition for business retention and expansion. Strategically located at the crossroads of Interstates 80, 81, 84, and 476, the region provides unmatched logistical advantages—within a one-day drive of one-third of the U.S. population and half of Canada's. Access to major ports, freight rail, air infrastructure, and

proximity to both New York City and Philadelphia enhance NEPA's appeal as a distribution and manufacturing hub. Businesses also benefit from some of the lowest utility costs in the nation, a reliable and skilled workforce of over 500,000, and a pipeline of talent from the region's many colleges, universities, and trade schools.

The region's strengths—such as its strong local roots, technical education institutions, and cost of living—create a solid foundation for continued investment. However, key challenges remain, including limited transit options, misalignment between education and local job markets, and insufficient housing or amenities in some areas. Enhancing career readiness, investing in childcare, and creating spousal employment opportunities will be essential to support long-term business growth and workforce stability in the region.

### Education and Workforce Development

Northeastern Pennsylvania benefits from a strong foundation in education, with a robust public school system and a high concentration of colleges and universities. These institutions, combined with ongoing conversations around career pathways and growing support for jobs in the trades, create significant opportunities for talent development. Continued collaboration among nonprofits, employers, and educators is critical. Students graduate without clear knowledge of local job opportunities, leading to brain drain. Addressing these challenges through expanded career services in high schools, internships, and better promotion of training programs can help retain talent and better connect students to viable local career options. Without these efforts, there is a risk of preparing students for jobs that may not exist and overlooking the value of trade careers and other non-traditional paths.

### Small Business:

Small businesses form the economic backbone of Northeastern Pennsylvania, with over 70% of businesses in the region having fewer than 10 employees. There is a strong support system for small businesses in the region including two Small Business Development Centers, NEPA Alliance Business Finance Center which provides lending options, numerous chambers of commerce, and the Family Business Alliance which promotes generational ownership. These institutions, along with varied industry representation and a demonstrated willingness to reinvest locally, contribute to a vibrant small business environment. Stakeholders have also emphasized a regional commitment to small business vitality, supported by ongoing investment in main streets and downtown corridors.

Challenges such as limited knowledge about credit and financial resources, rising rents, absentee landlords, and competition from big box retailers remains a challenge for area small businesses. NEPA Alliance is leading the effort to create a Community Development Financial Institution (CDFI) which will provide an additional resource for small businesses,

## Entrepreneurship:

Northeastern Pennsylvania is steadily cultivating a dynamic entrepreneurial ecosystem, bolstered by a network of incubators across five of the region's seven counties and an expanding suite of support programs. Notably, Lackawanna and Luzerne counties have embraced innovation through Techcelerator programs, offering grants and mentorship to early-stage technology ventures. Luzerne County's recent launch of its own Techcelerator, following the success in Lackawanna County, signals a growing regional commitment to entrepreneurial development. Additionally, StartUp NEPA, an Angel Investment Fund initiated by NEPA Alliance, has begun injecting critical early-stage capital into local businesses, addressing one of the region's most persistent challenges—access to startup funding.

Regulatory burdens, red tape, and a lingering resistance to change complicate the business climate. However, with a strong foundation of entrepreneurial spirit, low startup costs, and a passionate community, NEPA is well-positioned to evolve. Aligning regional efforts, strengthening support infrastructure, and promoting a unified entrepreneurial identity will be key to unlocking greater innovation and attracting more capital.

## Tourism and Regional Image

Tourism is a vital economic driver for Northeastern Pennsylvania and a defining part of the region's character. The Pocono Mountains serve as a major anchor, offering year-round outdoor recreation, scenic beauty, and a well-established tourism brand that attracts millions of visitors annually. According to the most recent report from the Pocono Mountains Visitors Bureau, over 30 million people visited the Pocono region in 2024 with \$4.8 billion spent by visitors. Investments in Pocono resorts like Kalahari, Camelback, and Great Wolf Lodge continue to extend visitor stays and bolster tourism-related employment. Other key attractions include the Delaware Water Gap National Recreation Area, Steamtown National Historic Site, and three nationally designated heritage areas that highlight the region's anthracite coal history. The presence of professional sports teams and arts and culture assets add further variety to the region's appeal.

However, the regional image—and how it is perceived both externally and internally—remains a nuanced challenge. In the Pocono counties, strong efforts by the Pocono Mountains Visitors Bureau and the Pocono Television Network have elevated the area's reputation as a premier destination. In contrast, parts of the Scranton/Wilkes-Barre area and Schuylkill County continue to contend with lingering negative perceptions tied to their industrial past. The decline of coal, paired with decades of disinvestment and well-publicized instances of political corruption, has contributed to a sense of skepticism among some residents. This self-perception can inhibit progress and deter outside investment. Nevertheless, momentum is building. Initiatives like Discover NEPA, along with population growth and renewed investment in downtowns, are gradually reshaping attitudes and restoring pride in place.

The region has clear opportunities to enhance both its tourism sector and broader image. Beautification efforts, a greater focus on arts and historic preservation, cohesive regional branding, and stronger zoning coordination could support revitalization and create a more unified identity. Improving infrastructure, addressing blight, and the potential return of passenger rail can help the region better accommodate growing visitation.

## Transportation and Critical Infrastructure

Northeastern Pennsylvania's location and connectivity are among its most valuable assets. The region benefits from direct access to major Interstate highways, including I-80, I-81, I-84, and I-476, enabling efficient movement of people and goods to and from major metropolitan areas like New York City and Philadelphia. Several transformative infrastructure projects are currently underway or being planned. These include Amtrak's proposed passenger rail service between Scranton and New York City via the Lackawanna Cutoff, a planned I-81 expansion from Clarks Summit to Wilkes-Barre, and substantial PennDOT-led reconstruction along I-80 in Monroe County and I-84 in Pike County. The Pennsylvania Turnpike Commission is also exploring the creation of a "Scranton Beltway" to relieve congestion on I-81 by improving connectivity to the Turnpike's Northeast Extension. Meanwhile, the Wilkes-Barre/Scranton International Airport has announced a \$17 million terminal expansion, aiming to enhance air travel capacity in the region.

Despite these strengths, the region faces a variety of transportation and infrastructure challenges. Geographic barriers, aging infrastructure, and limited cross-county transit connectivity impede mobility, especially for individuals without personal vehicles. Deteriorating bridges in Luzerne County threaten regional supply chains, while stormwater regulations, weather-related disruptions, and failing dams further stress infrastructure systems. Additionally, rural areas often lack adequate water and sewer infrastructure. NEPA Moves, a regional collaborative initiative, is working to address these challenges by promoting equitable transportation access, fostering economic growth, and identifying strategic microtransit and regional transit solutions. Looking ahead, key opportunities lie in the return of passenger rail, redevelopment of older structures, expanding microtransit options, and leveraging available land for development. However, fragmented local governance, utility monopolies, and limited infrastructure funding remain persistent threats to long-term resilience and progress.

## Community Development and Health

The Northeastern Pennsylvania region benefits from a robust philanthropic infrastructure and a growing health system, both of which play central roles in community development and well-being. The NEPA Alliance's Nonprofit and Community Assistance Center (NCAC), alongside county-level community foundations, provides critical support to nonprofits and fosters strong donor engagement through initiatives like the Grantmakers Forum. Recent investments in healthcare infrastructure—such as the construction of new hospitals in Carbon, Monroe, and Lackawanna counties, significant expansions by Geisinger and St. Luke's networks, and the

proposed dental school in Scranton—demonstrate a commitment to increasing access and modernizing medical services. These developments, combined with the presence of numerous colleges and universities, form a solid foundation for community advancement.

Despite these strengths, NEPA faces several persistent challenges that impact overall health outcomes. Long wait times, limited behavioral health access, aging healthcare facilities, are challenges, especially in rural areas like Pike County, which lacks a hospital or urgent care facility, although two new urgent care centers are expected to open in the near future. The region’s aging population further intensifies healthcare demands. However, opportunities such as expanding childcare access and developing healthcare career pipelines will have positive impacts.

## Housing

Housing in Northeastern Pennsylvania presents a mixed landscape of opportunity and challenge. On the positive side, the region boasts significantly lower housing costs compared to neighboring regions, which can serve as a competitive advantage for attracting new residents and businesses. Urban centers like Scranton and Wilkes-Barre have seen increased investment in rental housing through adaptive reuse of downtown properties. Additionally, housing for senior citizens and collaborative community planning efforts are helping meet the evolving needs of residents. However, certain areas continue to struggle with aging housing stock, limited infrastructure, minimal new development, and inconsistent zoning regulations, which can hinder regional growth and housing accessibility.

The region is also navigating unique pressures, particularly in the Pocono counties, where the prevalence of second homes and short-term rentals has driven up housing prices, creating affordability challenges for local residents—especially first-time homebuyers and low-income households. While funding opportunities do exist to address some of these issues, especially in rural communities, barriers such as regulatory constraints, NIMBYism, and high construction costs pose ongoing threats.

## Community Planning and Economic Readiness

The Northeastern Pennsylvania regional economy, like others across the nation, navigated the impacts of the COVID-19 pandemic. Challenges such as inflation, supply chain disruptions, and persistent workforce shortages remain barriers to full economic stabilization. Despite these headwinds, the region has demonstrated resilience through its diversified economic base, proximity to major metropolitan areas, and growing emphasis on regional collaboration.

To foster coordination across the economic development landscape, NEPA Alliance manages the Partnership for Regional Economic Performance (PREP), a coalition of chambers of commerce, industrial resource centers, small business development centers, and county economic

development corporations. These partners meet quarterly to share data, align strategies, and respond collectively to business needs and emerging trends. While collaboration has strengthened in recent years, fragmentation and lack of regional coordination remain ongoing concerns due to the region's high number of municipalities and legacy governance issues.

The regional economy continues to evolve, with manufacturing still serving as a foundational sector. Initiatives like NEPA Launch are advancing economic readiness by helping area manufacturers engage in the growing aerospace sector. NEPIRC and the Strategic Early Warning Network support business resiliency through training, best practices, and early intervention strategies. Simultaneously, the Transportation and Warehousing sector is expanding rapidly, driven by Northeastern Pennsylvania's strategic geography and lower cost of developable land relative to areas like New Jersey, New York, or the Lehigh Valley.

Technology and entrepreneurship also play a growing role in the region's economic resilience. Programs like NEPA Alliance's Get Connected helped dozens of local small businesses adopt e-commerce and digital tools to better withstand future disruptions. The NEPA Alliance Business Finance Center's designation as a Community Advantage Pilot Loan Program lender has expanded access to capital for small businesses and start-ups. Strong demand underscores a need for continued investment in business support.

Maintaining a skilled and adaptable workforce remains essential to long-term readiness. The region has made strides through technical training expansions at Johnson College and Alvernia University, and through a robust network of high school-level career and technical centers. Conversations are ongoing about establishing a Career and Technical Center service Pike and Wayne Counties. Efforts must also respond to emerging needs in high-tech fields like cybersecurity, and to address "brain drain" by attracting and retaining young professionals, better integrating new residents, and leveraging the region's philanthropic and cultural networks.

#### Transformational Projects:

To ensure the Northeastern Pennsylvania region remains competitive and resilient, transformational projects have been identified which have the potential to positively impact the region.

1. Return of Passenger Rail: The Scranton to New York City Amtrak passenger rail project aims to restore direct passenger service between Northeastern Pennsylvania and Manhattan, offering a fast and convenient travel option for residents and visitors. This transformative infrastructure investment is expected to generate significant economic benefits by boosting tourism, attracting new residents and businesses, and enhancing regional connectivity. Stations are expected to be located in Scranton, Mt. Pocono, and East Stroudsburg.
2. Scranton Beltway: The proposed Scranton Beltway project is an infrastructure initiative designed to alleviate traffic congestion along Interstate 81 by creating an alternative route for through-traffic using portions of the Pennsylvania Turnpike Northeast Extension (I-

476). By diverting long-distance and commercial vehicles away from one of the busiest sections of I-81, the project aims to improve traffic flow, enhance safety, and reduce travel times for local commuters. This initiative is expected to support economic development by improving freight movement efficiency and making the region more attractive for business investment.

3. **Healthcare Investments:** Northeastern Pennsylvania has seen a wave of healthcare investment aimed at expanding access and improving medical services across the region. Geisinger is constructing a new \$900 million, state-of-the-art facility at their Wyoming Valley campus. St. Luke's University Health Network opened a new hospital in Monroe County in 2015 and Lehigh Valley Health Network expects to open a new hospital in Tannersville in 2026. Lehigh Valley Health Network also recently opened a new hospital in Lackawanna County. Additionally, Northwell Health has made a strategic entry into Pike County, establishing urgent care services with long-term plans to develop a full-service hospital, signaling a strong commitment to enhancing regional healthcare infrastructure.
4. **Continued Growth of Tourism in the Poconos:** The Pocono Mountains region continues to attract significant tourism-related investment, with new resorts, recreational amenities, and hospitality developments enhancing its appeal as a year-round destination. The recent construction of The Swiftwater Resort adds another destination to attract visitors to the region.
5. **Downtown Shenandoah Center for Business, Education, & Arts:** Like many former coal communities, Shenandoah in Schuylkill County has seen significant disinvestment for many decades. Downtown Shenandoah Inc. has begun construction on a new Center for Business, Education, & Arts, which will revitalize their downtown.
6. **For Pete's Sake Cancer Respite Center:** For Pete's Sake is a Pennsylvania based nonprofit that provides cancer patients and their families with a respite from cancer. The organization is constructing the country's first dedicated cancer respite center at the Woodloch Resort in Pike County.
7. **Higher Education Investments:** Higher education institutions across Northeastern Pennsylvania are making significant investments to enhance student experiences and meet workforce needs. The University of Scranton recently announced plans for a new Workforce Development Center aimed at strengthening ties between education and industry. East Stroudsburg University is constructing a new student center to modernize campus amenities and foster student engagement. Additionally, Luzerne County Community College is exploring a potential expansion into Hazleton to increase access to higher education in this area. These and other investments signal a strong commitment to regional growth, talent development, and economic resilience.
8. **Multi-billion Dollar Data Center Projects:** The potential expansion of data centers in Northeastern Pennsylvania presents both opportunities and challenges for the region. While these projects are expected to generate significant construction employment and long-term tax revenue for local communities, the number of permanent jobs will be relatively small—though typically high paying. Concerns have been raised about the high energy demands of these facilities, as well as possible noise and light pollution, particularly in more rural or residential areas. As interest grows, communities are weighing the economic benefits against infrastructure constraints and quality-of-life considerations.

9. **9/11 Trail:** The 9/11 National Memorial Trail is a 1,500-mile system of trails and roadways that symbolize resiliency and character while linking the National September 11 Memorial and Museum in New York City, the National 9/11 Pentagon Memorial in Arlington, VA, and the Flight 93 National Memorial in Shanksville, PA. This trail will run through many towns in Carbon and Schuylkill Counties including Schuylkill Haven, Pottsville, Tamaqua, Lansford, Jim Thorpe, and Lehighton. The connection to this trail will bring additional visitors and economic development opportunities.
10. **Northeastern Pennsylvania CDFI Fund:** Northeastern Pennsylvania has been identified as a CDFI desert, with the region lacking access to a community development financial institution. To fill this void, NEPA Alliance has led the effort to create a CDFI that will serve the region. This CDFI will increase lending options available to local businesses and provide funds to address the region's housing deficit.

### Northeastern Pennsylvania Regional SWOT Analysis

During Meeting 1, each breakout group identified strengths, weaknesses, opportunities, and threats for each specific area. Using data gathered in the breakouts and the regional economic development survey, a comprehensive SWOT analysis for the region was developed.

#### 5 Key Strengths of the Region:

1. **People:** Northeastern Pennsylvania has a blue-collar, work ethic. Many families have called this area home for generations. This area was dubbed “The Valley with a Heart” following Hurricane Agnes due to the resilience and community spirit following that disaster.
2. **Location:** The region's strategic position relative to larger metropolitan areas, coupled with strong transportation networks, is a significant strength. This facilitates business expansion, tourism, and regional collaboration.
3. **Diverse Economic Base:** A broad mix of industries, including healthcare, manufacturing, defense, logistics, aerospace, and energy, ensures economic resilience and a variety of employment opportunities.
4. **Higher Education Institutions:** The presence of colleges and universities enhances the region's workforce development, provides a pipeline for talent, and supports innovation, entrepreneurship, and research.
5. **Outdoor Recreation & Natural Amenities:** The region's wealth of outdoor recreational opportunities and natural landscapes—such as lakes, rivers, skiing, and hiking—enhances quality of life, drives tourism, and strengthens regional identity.

These five key strengths highlight the region's competitive advantages in fostering both economic development and quality of life, making it an attractive destination for businesses, residents, and tourists alike.

### Top 5 Key Weaknesses of the Region:

1. **Disconnect Between Education and Workforce:** Career pathways are not well-connected to local job opportunities, and students are often ill-prepared for both college and the workforce. Additionally, there is a lack of coordination between education and labor organizations, leading to mismatches in training and job requirements.
2. **Aging Population:** The region has an older population than the national and statewide average and experiences negative natural population growth. The region attracts many young people to its colleges and universities, but many of these students leave the area upon graduation.
3. **Aging Infrastructure:** Both healthcare facilities and general infrastructure, such as roads, housing stock, and industrial buildings, are outdated and in need of significant investment to remain functional and competitive.
4. **Government Fragmentation and Ethics:** The presence of numerous small municipalities complicates regional planning and governance. Additionally, issues related to ethics and corruption within government processes hinder effective decision-making and progress.
5. **Low Wages and Perceived Lack of Quality Jobs:** Wages in the region are lower than in neighboring areas and there is a perception that there is a lack of quality employment opportunities, contributing to brain drain.

These five weaknesses represent some of the most pressing challenges the region faces. Addressing these issues will be critical to fostering sustainable growth and development.

### Top 5 Key Opportunities for Northeastern Pennsylvania:

1. **Remote Work:** The shift toward remote work presents an opportunity to attract new residents, particularly young professionals, who are seeking work/life balance and access to affordable living. This trend also aligns with building a stronger, more diversified economy.
2. **Regional Collaboration and Regionalization:** Increased collaboration across municipalities and industries can lead to more efficient governance, resource-sharing, and streamlined development projects. This will also improve regional planning and infrastructure development.
3. **Infrastructure Improvements and Modernization:** Major upgrades of existing transportation networks, expansion of broadband and high-speed internet, and new investment in water, sewage, and natural gas lines will make the region more attractive to relocating businesses. Furthermore, the potential return of passenger rail to the region would increase connectedness with neighboring metros.
4. **Tourism and Outdoor Recreation:** Leveraging the region's natural resources and focusing on outdoor recreation and tourism can attract younger people and boost the local economy. Regional branding and the development of outdoor amenities can further enhance the region's appeal.

5. **Adaptive Reuse of Older Buildings:** There is significant opportunity in revitalizing older, underutilized buildings for new purposes, such as housing, commercial spaces, and community services. This aligns with the broader goal of neighborhood redevelopment, regional beautification efforts, and combating blight.

These opportunities position Northeastern Pennsylvania for a bright future, with a focus on leveraging its unique assets, improving infrastructure, and fostering innovation and collaboration across key sectors.

#### Top 5 Key Threats for Northeastern Pennsylvania:

1. **Workforce Development and Retention:** Challenges with work ethic, career readiness, upskilling, and a "brain drain" threaten long-term workforce sustainability. Furthermore, many locally owned businesses lack succession planning as Baby Boomer owners look towards retirement.
2. **Community Trust and Collaboration:** A lack of trust, skepticism around regionalization, and challenges in integrating new residents hinder effective community development.
3. **Infrastructure and Technology Needs:** Outdated infrastructure, increasing energy demands, and a lack of broadband and cybersecurity capabilities have the potential to slow economic growth.
4. **Business Climate and Support:** Regulatory hurdles, red tape, and lack of capital access make it difficult for small businesses and entrepreneurs to grow and thrive. Many large companies moving into the region are not locally controlled.
5. **Housing Affordability and Availability:** Housing shortages, rising construction costs, and NIMBYism limit the region's ability to attract new residents and address the needs of its aging population.

These challenges are interrelated and addressing them will require coordinated efforts across multiple sectors to ensure the region's long-term prosperity and sustainability.

#### Evaluation

This Comprehensive Economic Development Strategy (CEDS) will be evaluated on an annual basis by reviewing statistical information from various sources from the U.S. Census Bureau, StatsAmerica, the U.S. Bureau of Economic Analysis, the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) and the Pennsylvania Center of Workforce Information & Analysis. This plan will be reviewed and revised whenever needed, in conjunction with the development of the Annual Performance Report that is required by U.S. Department of Commerce's Economic Development Administration (EDA).

Statistical information from the sources indicated will be used as evaluation tools:

1. Population – U.S. Census Bureau
2. Educational Attainment – U.S. Census Bureau
3. Unemployment Rate – StatsAmerica
4. Per Capita Income - StatsAmerica
5. Median Household Income – U.S. Census Bureau
6. Poverty Rate – U.S. Census Bureau
7. Number of Jobs Created – Quarterly Report submitted to the Pennsylvania Department of Community and Economic Development
8. Number of Jobs Retained – Quarterly Report submitted to the Pennsylvania Department of Community and Economic Development
9. Number and Types of Investment – Quarterly Report submitted to the Pennsylvania Department of Community and Economic Development
10. Amount of Private Sector Investment – Quarterly Report submitted to the Pennsylvania Department of Community and Economic Development

## **2025 – 2030 Northeastern Pennsylvania CEDS Strategic Priorities – Outline**

### **Goal 1: Create an environment for Business Development & Economic Growth**

#### Objective 1.1: Retain and Support Expansion of Existing Businesses

- 1.1.1: Expand and seek innovative solutions for business financing
  - 1.1.1.1: Create a locally based CDFI
  - 1.1.1.2: Increase funds available to businesses through programs financing entities such as NEPA BFC and Metro Action.
  - 1.1.1.3: Develop partnerships to supply capital (angel and venture funds) for early stage ventures
  - 1.1.1.4 Seek special closing cost incentives/discounts for underserved and rural businesses and entrepreneurs
  - 1.1.1.5 Develop a consortium of local banks to develop best practices for business finance, risk mitigation and programs that help local businesses grow
- 1.1.2: Maintain Business Retention and Expansion Program
  - 1.1.2.1: Organize business roundtables, focus groups, business walks, entrepreneurship circles, trade shows, or other networking events that encourage collaboration and peer learning
  - 1.1.2.2: Maintain a list of top 20 for profit employers in each county that have local autonomy and assure they are visited once every two years
  - 1.1.2.3: Develop business retention strategies for Main street businesses in urban Cities and rural towns
- 1.1.4: Help businesses discover new markets
  - 1.1.4.1: Help businesses expand into international markets through the Regional Export Network
  - 1.1.4.2: Support businesses seeking government contracts through the APEX Accelerator Program

#### Objective 1.2: Monitor and expand Industry Clusters within the Region

- 1.2.1: Retain existing manufacturing firms

- 1.2.1.1: Continue to monitor existing clusters including defense, space/aerospace, plastics, agricultural and logistics
- 1.2.1.2: Assist in modernizing existing manufacturing facilities and support their acquisition of advanced manufacturing equipment
- 1.2.3: Encourage communication between industry clusters to identify common needs and concerns
- 1.2.4: Develop ways to increase the use of local suppliers for local manufacturing clusters
- 1.2.5: Develop a Defense Business Council to identify and seek common needs and opportunities for local expansion
- 1.2.6: Develop a Keystone Space Collaborative chapter to advance space/aerospace supply chain locally
- Objective 1.3: Support for Small and Mid-Sized Businesses
  - 1.3.1: Develop a Buy NEPA initiative and support the Buy PA and Buys USA initiatives
  - 1.3.2: Ensure locally owned businesses have succession planning and ensure there is a next generation of business owners
    - 1.3.1.1: Educate small business owners nearing retirement on succession planning and/or provide resources on selling the business rather than closing the business upon retirement
    - 1.3.1.2: Develop a list of entrepreneurs that are interested in purchasing locally owned small businesses
  - 1.3.3: Provide free resources, business planning and training to small businesses through the SBDC network
  - 1.3.4: Promote small businesses owning their buildings
    - 1.3.3.1: Expand low interest loan programs available to small businesses for real estate purchases
- Objective 1.4: Strengthen the Entrepreneurial Ecosystem
  - 1.4.1: Increase collaboration throughout the entire entrepreneurial ecosystem
  - 1.4.2: Strengthen entrepreneurial spirit in the region
    - 1.4.2.1: Align resources to support tech, manufacturing, main street, and lifestyle businesses.
    - 1.4.2.2: Utilize Discover NEPA and PMVB to promote existing entrepreneurs
  - 1.4.3: Expand innovation through partnerships incubators and accelerators
  - 1.4.4: Build formalized entrepreneurial mentorship program and cohort based learning models
  - 1.4.5: Promote middle school, high school and college entrepreneurship
    - 1.4.5.1: Create an innovation curriculum that encourages business plan development and market tests
    - 1.4.5.2: Develop opportunities and incentives (free room and board after winning a business plan competition) for out of town graduating college students to stay in the region to further development business launches
- Objective 1.5: Attract New Businesses to the Region
  - 1.5.1: Target high value industries that align with the region's strength for attraction
  - 1.5.2: Develop tax incentives, grants, and loans to entice businesses to relocate to Northeastern Pennsylvania

- 1.5.2.1: Educate businesses on other regional advantages such as the low cost of housing in the region and Northeast Pennsylvania’s proximity to large percentages of the U.S. population
  - 1.5.3: Provide support to businesses upon relocation
    - 1.5.3.1: Provide relocation guide including materials on housing, schools, and spousal employment
  - 1.5.4: Create an online data dashboard with information for relocating businesses
  - Objective 1.6: Reinforce Business Development Support System
    - 1.6.1: Encourage collaboration between economic development partners through the PREP network
      - 1.6.1.1: Ensure businesses have access to resources of all applicable economic development organizations through referrals
  - Objective 1.7: Build on Tourism Assets
    - 1.7.1: Create a regional beautification plan
    - 1.7.2: Create regional branding and highlight existing tourism assets
    - 1.7.3: Strengthen existing “trails” such as pizza trails, ice cream trails, beer and wine trails, etc.
    - 1.7.4: Increase focus on the arts and historic sites
      - 1.7.4.1: Identify the needs of arts councils
      - 1.7.4.2: Catalogue historic sites and promote them
  - Objective 1.8: Support Local Farmers and Innovative Agriculture Opportunities
    - 1.8.1: Create an Agriculture Innovation Center
    - 1.8.2: Support farmers through programs such as farmland preservation
  - Objective 1.9: Protect and seek opportunities to expand the mission of the Tobyhanna Army Depot
    - 1.9.1: Maintain an active community defense group to lead advocacy efforts
- Goal 2: Build and synthesize Education & Workforce Development Programs**
- Objective 2.1: Have a Ready Workforce
    - 2.1.1: Match Skills of Workforce to Existing and Future Employer Needs
      - 2.1.1.1: Educate students on career pathways during K-12, involve parents
      - 2.1.1.2: Replicate programs such as NEPIRC’s Dream Team to get students excited about existing careers
      - 2.1.1.3: Educate high school guidance counselors and college career counselors on employer needs
    - 2.1.2: Provide mentorship opportunities to middle management in order to create a local leadership pipeline
    - 2.1.3: Provide funding to support workforce training
      - 2.1.3.1: Educate business owners on available workforce training funds
    - 2.1.4: Provide upskilling opportunities for workforce
  - Objective 2.2: Provide Exceptional K-12 Education
    - 2.2.1: Support career and technical school options for students
      - 2.2.1.1: Address the CTC gap in Pike and Wayne Counties
  - Objective 2.3: Ensure Higher Education Institutions Remain Strong and Relevant
    - 2.3.1: Partner with colleges and universities to provide specialized training that aligns with the needs of existing businesses

- 2.3.2: Offer skill building workshops or certificate programs that meet the evolving needs of businesses in industries such as tech, manufacturing, and healthcare
- Objective 2.4: Support early childhood programming and childcare
  - 2.4.1: Provide incentives for onsite childcare options
- Objective 2.5: Provide programs that support remote workers relocating to our region
- Objective 2.6: Support the development and launch of innovative programs like NEPA RISE that provide wrap around services including mental health, childcare, transportation and other needs to lift families out of poverty

### **Goal 3: Monitor, maintain and develop a vision for Critical Infrastructure**

- Objective 3.1: Support the Movement of people, goods and resources through Regional Transportation Networks
  - 3.1.1: Modernize critical transportation corridors
    - 3.1.1.1: Modernize Interstate 80 in Monroe County to ensure it meets current safety standards to reduce accidents and save lives
    - 3.1.1.2: Widen Interstate 81 through the Scranton/Wilkes-Barre corridor to relieve congestion
    - 3.1.1.3: Create a Scranton Beltway utilizing Interstates 81 and 476
  - 3.1.2: Restore passenger rail service between New York City, the Poconos, and Scranton
    - 3.1.2.1: Repair and upgrade track
    - 3.1.2.2: Identify needs for stations
  - 3.1.3: Upgrade infrastructure to accommodate increased traffic as a result of warehouse and logistics centers
- Objective 3.2: Maintain and expand infrastructure such as water, sewer, storm water, and broadband
- Objective 3.3: Support and capitalize on the region's energy resources
  - 3.3.1: Expand access to natural gas for more businesses and homes
- Objective 3.4: Increase capacity for public transportation
  - 3.4.1: Remove barriers for public transportation users traveling between counties
    - 3.4.1.1: Increase direct routes between urban centers
  - 3.4.2: Invest in micro-transit systems and other innovative approaches to public transportation
    - 3.4.2.1: Increase access to public transportation for rural communities

### **Goal 4: Advance Community Development & Health**

- Objective 4.1: Seek opportunities to sustain health networks
  - 4.1.1: Foster better communication between health networks
  - 4.1.2: Attract skilled doctors and specialized medical professionals to the region
  - 4.1.3: Retain graduates from local medical and nursing programs
  - 4.1.4: Support innovative approaches to bring dentists to our region
- Objective 4.2: Address housing shortages and blight
  - 4.2.1: Incorporate placemaking to create attractive communities
    - 4.2.1.1: Encourage mixed use development where appropriate
    - 4.2.1.2: Focus on areas in cities and towns where infrastructure already exists

- 4.2.1.3: Promote adaptive reuse of existing buildings and infill development
- 4.2.2: Create housing options to address unique needs of senior citizens
  - 4.2.2.1: Expand on programs aimed at keeping seniors in their homes
  - 4.2.2.2: Build additional senior housing
  - 4.2.2.3 Support the use of ECHO housing units
- 4.2.3: Eliminate blight
  - 4.2.3.1: Utilize programs such as DCED Main Street Matters to improve aesthetics of communities
  - 4.2.3.2: Attract businesses to downtown communities and commercial corridors
- 4.2.4: Streamline and modernize zoning and regulations that impede new development
  - 4.2.4.1: Encourage regional planning
  - 4.2.4.2: Educate elected officials on programs such as LERTA
- 4.2.5: Support innovate housing programs such as shared equity housing and community land banks
- Objective 4.3: Build on the network of community development organizations in the region
  - 4.3.1: Develop opportunities for collaboration and for stronger communities to assist disadvantaged communities
  - 4.3.2: Take advantage of state programs (Elm and Main Street Programs) and opportunities like Blueprints communities
- Objective 4.4: Incorporate placemaking and branding to promote livable and attractive communities
- Objective 4.5: Support Philanthropic and Nonprofit Organizations
  - 4.5.1: Sustain the network of county based community foundations
    - 4.5.1.1: Encourage philanthropy through initiatives such as NEPA Gives or Giving Tuesday
  - 4.5.2: Support collaboration through the NCAC Grantmakers Forum
- Objective 4.6: Develop and support public media, nonprofit news programming and broadcasting

**Goal 5: Build Economic Resiliency & Readiness**

- Objective 5.1: Seek opportunities for collaboration amongst government entities
  - 5.1.1: Identify opportunities for police, fire and first responder efficiencies, effectiveness, and sustainability
  - 5.1.2: Support regional planning initiatives
- Objective 5.2: Develop training and support programming for cybersecurity challenges
  - 5.2.1: Provide resources to local businesses in the Defense supply chain to offset the cost of CMMC compliance
- Objective 5.3: Invest in personal / organizational leadership programs to assure a deep bench of ready CEOs and senior management personnel
- Objective 5.4: Encourage good governance and transparency
  - 5.4.1: Support civic engagement programming to support a larger pool of candidates for elected offices
- Objective 5.5: Develop a regional data dashboard that focuses provides real time data that is compatible for county, regional, state, Appalachian and national levels

**NORTHEASTERN PENNSYLVANIA ALLIANCE**  
**EDA – REVOLVING LOAN FUND**  
**ADMINISTRATIVE PLAN**

**Approved by NEPA Board of Directors**  
**June 25, 2025**

**PART 1**  
**REVOLVING LOAN FUND STRATEGY**

## **A. ECONOMIC ADJUSTMENT OVERVIEW**

### **1. Describe the nature and scale of the economic adjustment problems and economic distress to be addressed by the RLF.**

#### **Regional Profile: Northeastern Pennsylvania (2020–2025)**

##### **Geographic Area**

The seven-county Northeastern Pennsylvania region encompasses approximately 4,476 square miles, including Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne counties. The primary urban centers are concentrated along an 87-mile corridor extending from Carbondale in Lackawanna County through the Wyoming Valley to Nanticoke, and southward along Interstate 81 to Hazleton and Pottsville. Key cities within this corridor include Scranton and Wilkes-Barre.

##### **Population Trends**

As of the 2020 U.S. Census, the total population of the region was 1,332,125, a decrease from 1,349,698 in 2010. This decline was most pronounced in Wayne County, which experienced a 3.2% decrease, followed by Schuylkill County at 3.5%, and Pike County at 3.1%. Lackawanna and Luzerne counties also saw modest declines of 1.5% and 1.4%, respectively. Monroe County experienced a slight increase of 0.2% over the same period.

##### **Demographic Composition**

The median age in the region is approximately 44.7 years, higher than the state average of 40.7 years and the national average of 37.8 years. The region has become more racially and ethnically diverse; in 2010, the minority population was 13.3%, increasing to 16.2% by 2015. Notably, Monroe County's Hispanic or Latino population was 17% in 2020, while Lackawanna County's was 8.5%.

##### **Housing Market**

Housing costs in the region remain below state and national averages. For instance, the median home value in Pike County was \$214,981 in 2021, and Monroe County's median home value was \$210,972 at the end of 2021. However, housing affordability varies within the region; Lackawanna County has a higher rate of cost-burdened homeowners compared to other areas, with renters also facing significant affordability challenges.

##### **Economic Indicators**

In 2020, the per capita personal income in the Scranton–Wilkes-Barre–Hazleton Metropolitan Statistical Area (MSA) was \$51,246, which is below the Pennsylvania state average of \$49,745 and the national average of \$48,112.

##### **Labor Market and Employment**

The region's unemployment rate has fluctuated in recent years. In November 2020, the unemployment rate in Luzerne County was 9.2%, and in Monroe County, it was 9%. By March

2022, the Scranton–Wilkes-Barre–Hazleton MSA's unemployment rate had decreased to 5.9%, though it remained above pre-pandemic levels.

### **Economic Diversification**

Northeastern Pennsylvania boasts a diversified economic base, excelling in sectors such as warehousing, distribution, healthcare, and food processing. The region's business landscape is predominantly composed of small enterprises; in 2015, 73.5% of the 21,981 businesses employed between 1 and 9 people. The leading industry sectors by employment are Health Care and Social Assistance, Retail Trade, and Manufacturing. Manufacturing employment is concentrated in industries like fabricated metal products, plastics and rubber products, food, and chemicals.

## **- ECONOMIC ADJUSTMENT PROBLEMS**

### **Primary Economic Adjustment Problems in the Seven-County Region**

The region faces several interrelated economic challenges, including:

- **Economic Competitiveness:** A need to focus on technology adoption, workforce development, and the region's position within an increasingly globalized economy.
- **Manufacturing Sector Stability:** The manufacturing base remains critical to the regional economy, contributing significantly through employment, higher-than-average wages, innovation in products and processes, supply chain integration, and participation in international trade. However, it faces pressures that threaten its competitive position.
- **Lagging Socioeconomic Indicators:** The region continues to struggle with per capita income and unemployment levels that fall below state and national averages, indicating ongoing economic distress.
- **Demographic Shifts:** Outmigration of younger populations has resulted in population decline and an aging demographic profile. This trend poses a threat to workforce availability and long-term economic sustainability.

### **Strategies and Plans to Address Economic Adjustment and Distress**

The **Northeastern Pennsylvania Comprehensive Economic Development Strategy (CEDS)**—developed by the NEPA Alliance—guides regional efforts to address these challenges. One of the core tools aligned with this strategy is the **NEPA-EDA Revolving Loan Fund (RLF)**, which supports businesses in alignment with regional economic goals.

### **CEDS Goal 1: Retain and Expand Existing Businesses**

#### **Key Strategies:**

1. **Integrated Business Assistance:** Leverage the resources and expertise of the Northeastern Pennsylvania Partnerships for Regional Economic Performance (PREP) and

other economic development organizations to deliver comprehensive business support, with a focus on retention and competitiveness.

2. **Access to Capital:** Promote and market financing programs, such as the NEPA-EDA RLF, that provide existing businesses with opportunities to invest in equipment, facilities, and operations.
3. **Productivity and Efficiency:** Work with existing firms to identify and implement methods to increase productivity and energy efficiency, helping them remain competitive in the global marketplace.
4. **Energy Conservation and Sustainability:** Offer services and resources that support businesses in adopting energy conservation measures and investigating renewable energy alternatives to lower costs and environmental impact.
5. **Technology Advancement:** Support the development and growth of technology-driven enterprises through targeted business development efforts.
6. **Global Market Engagement:** Encourage and facilitate increased participation in international trade and export activities, thereby expanding market opportunities and enhancing economic resilience.

## **2. Identify the plan(s) or strategies developed to deal with the economic adjustment problem(s) and economic distress and discuss elements of the CEDS or economic adjustment strategy, as appropriate.**

The **NEPA-EDA Revolving Loan Fund (RLF)** is guided by the economic development priorities outlined in the **Northeastern Pennsylvania Comprehensive Economic Development Strategy (CEDS)**, as developed by the **NEPA Alliance**. The RLF supports regional economic resilience and growth by aligning with strategic goals designed to retain and attract businesses, increase competitiveness, and revitalize communities.

---

### **Goal 1: Retain and Expand Existing Businesses**

#### **Strategies:**

1. **Leverage Regional Partnerships:** Engage members of the Northeastern Pennsylvania Partnerships for Regional Economic Performance (PREP) and allied organizations to provide coordinated, high-impact business retention services.
2. **Promote Access to Capital:** Continue to market and expand access to financing tools—including the RLF—to help businesses invest in equipment, facilities, and modernization.
3. **Enhance Operational Efficiency:** Work with companies to identify strategies for increasing productivity and improving energy efficiency to enhance competitiveness.

4. **Support Energy Innovation:** Encourage the adoption of energy conservation practices and explore opportunities in renewable and alternative energy solutions.
  5. **Foster Technology-Driven Growth:** Promote the development of technology-led businesses to position the region for long-term economic sustainability.
  6. **Expand Global Reach:** Support businesses in exploring and expanding into international markets, strengthening the region’s role in the global economy.
- 

## **Goal 2: Attract New Businesses**

### **Strategies:**

1. **Regional Marketing:** Strengthen efforts to market Northeastern Pennsylvania as a premier destination for business investment and relocation.
2. **Support Tourism and Hospitality:** Highlight the travel and tourism sector—particularly in the Pocono Mountains—as a key contributor to regional employment and economic growth.
3. **Attract Green Industry:** Actively recruit environmentally sustainable businesses that align with regional values and resource capacities.
4. **Utilize Natural Assets:** Leverage the area’s natural resources to attract and support business development in sectors such as recreation, agriculture, and energy.
5. **Promote Industry Clustering:** Encourage the development of industry clusters to foster innovation, collaboration, and shared growth.
6. **Coordinate Regional Branding:** Implement a unified regional marketing initiative that complements county-level promotion strategies to build a cohesive economic identity.
7. **Target Foreign Investment:** Actively promote the region to foreign-owned firms as a competitive location for U.S. operations and investment.
8. **Reshore Opportunities:** Support efforts to bring back jobs previously outsourced, reinforcing the local manufacturing and service sectors.
9. **Maximize Infrastructure Use:** Prioritize the reuse of existing infrastructure to support redevelopment of underutilized land and buildings.
10. **Downtown Revitalization:** Make strategic investments in downtown and main street areas to attract commerce and improve livability.
11. **Brownfield Redevelopment:** Encourage the redevelopment of brownfield and previously disturbed sites for industrial and commercial purposes.
12. **Educate and Engage Municipalities:** Promote awareness among local governments about the economic and fiscal benefits of business development, emphasizing cooperation within regional “municipal clusters.”

## **Goal 3 – Encourage Entrepreneurial Activity & Innovation**

### **Strategies**

1. Assist aspiring entrepreneurs by increasing their awareness about regional and state resources

2. Promote financing programs that are geared towards entrepreneurs

**3. Describe how the RLF will be used to support specific economic adjustment activities identified in the CEDS or economic adjustment strategy for the area.**

The **NEPA-EDA Revolving Loan Fund (RLF)** plays a vital role in executing the economic adjustment initiatives outlined in the **Comprehensive Economic Development Strategy (CEDS)** for Northeastern Pennsylvania. The RLF is designed to address identified regional challenges by strategically directing financial resources to businesses that drive growth, innovation, and resilience.

**Strategic Use of RLF Resources**

The RLF will be utilized to:

- **Support and Promote Key Industry Clusters** that are central to the region’s economic identity and potential
- **Prioritize Investment in the Manufacturing Sector**, recognizing its foundational role in job creation, exports, and higher-wage employment
- **Encourage Technology-Led Business Development**, enabling firms to adopt advanced processes and remain globally competitive
- **Foster an Entrepreneurial Ecosystem** by providing access to capital for startups and emerging ventures
- **Strengthen the Small Business Sector** by helping firms scale, innovate, and realize their growth potential

---

**Focus on Small Business and Manufacturing**

The RLF has been used predominantly to support **small business growth and development**, reflecting the regional business landscape—where more than **90% of businesses employ fewer than 25 people**. These small firms form the backbone of the regional economy and are essential to job creation, innovation, and community sustainability.

Despite a national trend of declining manufacturing employment, **Northeastern Pennsylvania continues to have a higher proportion of workers in manufacturing than both the state and national averages**. This sector remains critical to the region due to its value-added production, international trade activity, and multiplier effect across the supply chain.

By providing capital for the **purchase of advanced machinery and equipment**, the RLF helps firms modernize operations, improve productivity, and compete effectively in domestic and international markets.

## **Promoting Innovation and Entrepreneurship**

The RLF actively promotes **entrepreneurial development** by offering financing to new and early-stage businesses, particularly those entering the market with innovative products, services, or processes. These investments are often leveraged alongside other private or public funding sources to maximize impact.

In addition, the RLF supports the ongoing transformation of existing small businesses. In today's economy, **innovation is no longer optional—it is a necessity for long-term survival and growth**. The RLF encourages these businesses to adopt new technologies, improve operational efficiencies, and pursue new market opportunities, making innovation a strategic component of their business models.

## **B. BUSINESS DEVELOPMENT STRATEGY**

The **business development strategy** developed through the **Comprehensive Economic Development Strategy (CEDS)** planning process provides a roadmap for aligning the NEPA-EDA RLF with regional priorities. This strategy helps define the purpose of the RLF, identify the types of businesses it serves, and ensure it complements other business assistance programs throughout Northeastern Pennsylvania.

---

### **1. Objectives of the Business Development Strategy**

#### **Goal Statement:**

The strategy of the **NEPA-EDA RLF Program** is to provide capital for business development and expansion projects that:

- Attract and leverage additional public and private investment
- Generate employment opportunities and retain existing jobs
- Support market expansion at the national and international level
- Enable the integration of advanced technologies in production
- Enhance long-term business competitiveness

#### **Related Strategic Objectives:**

- **Strengthen Economic Infrastructure** to support sustained regional growth
  - **Improve the Competitive Position** of local firms in global markets
  - **Enhance Regional Marketability** to attract, retain, and expand businesses
  - **Stimulate Innovation and Entrepreneurship** across key sectors
-

## 2. Targeted Businesses

The NEPA business development strategy targets businesses that exhibit the following characteristics:

- **Small to Mid-Sized Enterprises (SMEs)**, particularly those employing fewer than 25 people
- **Manufacturing and Technology-Oriented Firms**
- **Start-ups and Entrepreneurial Ventures** in high-growth or innovative sectors
- **Export-Oriented Businesses** seeking market expansion
- **Firms Requiring Capital for Modernization**, equipment upgrades, or facility expansion
- **Businesses Demanding a Skilled Workforce**, contributing to higher wage jobs

While the RLF supports a range of sectors, it places **strategic emphasis on manufacturing, innovation, and entrepreneurial development**, given their role in creating sustainable, high-wage employment and enhancing regional competitiveness.

---

## 3. Identified Business Needs

The business needs of targeted firms have been assessed through a comprehensive, collaborative planning process, including:

- A **CEDS planning process** involving three stakeholder sessions (averaging 49 participants)
- A regional **survey with 440+ responses**
- Ongoing input from businesses captured through **Executive Pulse**, a business intelligence tool used by the Pennsylvania PREP network

**Participants** in this process included representatives from private industry, local governments, workforce and economic development agencies, educational institutions, and nonprofit organizations.

### Key Business Needs Identified:

- Access to **affordable financing**
  - **Market diversification** strategies (domestic and international)
  - **Workforce development and training** for skilled labor
  - **Production efficiencies**, process improvement, and technology adoption
  - **Business planning**, consulting, and entrepreneurial technical assistance
  - Infrastructure needs, particularly **broadband access**
  - **Site development** and building construction assistance
  - **Supply chain development** and integration opportunities
-

#### 4. Other Programs and Activities Supporting Targeted Businesses

The **Partnerships for Regional Economic Performance (PREP)** serves as the **primary business assistance delivery system** in Northeastern Pennsylvania. PREP coordinates a network of specialized economic development service providers to address the comprehensive needs of businesses in the region.

##### Core PREP Service Providers Include:

- **Industrial Resource Centers (IRCs)**
- **Industrial Development Organizations (IDOs)**
- **Local Development Districts (LDDs)**
- **Small Business Development Centers (SBDCs)**

These organizations work collaboratively to:

- Promote awareness of available services among existing businesses and entrepreneurs
- Provide cross-referrals and **integrated service delivery** to maximize impact
- Implement coordinated regional strategies aligned with the CEDS

**Additional Partners** include:

- **Workforce Investment Boards (WIBs)**
  - **Ben Franklin Technology Partners**
  - **Chambers of Commerce**
  - **Community Development Agencies**
  - Other local and regional economic development entities
- 

#### C. FINANCING STRATEGY

**1. Financing Needs:** Describe the type of financing needs and opportunities for target businesses identified in the business development strategy.

Based upon program operations experience as well as economic development planning at the regional level, the EDA RLF Program targets financing and other assistance to meet the expansion needs of existing small businesses as well as the capital needs of new and emerging businesses where job creation/retention potential is the greatest. Affordable sources of capital enables businesses to implement strategic elements of their business plan.

The RLF explicitly leverage private funds include both debt and equity. It retains the flexibility to finance real estate, machinery and equipment and working capital. For the private lender, the RLF can provide subordinate financing that provides greater value from a collateral perspective and reduces their exposure. This type of financing meets the requirements of the target business.

**2. Local Capital Market:** Include an assessment of the local capital market discussing the area's financial needs / problems and its impact on the area's development.

- The current availability of private financing in the area and the prevailing commercial lending policies and restrictions.

NEPA Alliance believes that the availability/accessibility of private financing has increased in recent years. The effects of the COVID-19 related impacts are slowly fading throughout the region. Despite this positive development, there still appears troubling areas particularly in the availability of "junior lien" financing. The Federal Reserve Board (Philadelphia) stated that this is an area of loan contraction. In this region, this has been frequently encountered as private lenders seek to minimize or re-direct risk levels.

- Current availability of public financing in the area including any other RLF's or other similar lending programs.

There are state-sponsored, regional and county-based lending programs throughout this region. These programs provide capital for business development opportunities. Most counties offer some type of lending program within their specific service area. NEPA works with these organizations, wherever possible to leverage these resources in an integrated manner.

- Role of public and private lenders in supporting the community's business development strategy.

The specific role of public and private lenders in supporting a community's business development strategy varies.

NEPA has historically asserted that a vibrant private / public partnership is a critical component of any long-term development strategy. The role of public lenders is to coalesce all available resources in support of business development; reduced unemployment and higher wage rates.

Private lending institutions are critical in order to achieve these objectives. In addition to being a lending partner; the banks typically have commercial lenders serve on loan review boards; assume a leadership role in the operations of many community economic development organizations; and provide financial assistance in their operations.

**3. RLF Financing Niche:** Discuss the financing niche that the RLF will occupy including the types of businesses or firms (for example: start-ups, business expansions, size of business), types of financing (for example: fixed asset, working capital), and the type of terms (for example: repayment terms, collateral requirements, interest rates, etc.)

This RLF Program as a financing tool seeks to fill gaps in local commercial lending/capital markets thereby encouraging business development activities and capital formation. The RLF Program explicitly leverages private sector participation by addressing the problem of credit availability at specific rates and terms.

The EDA RLF Program will provide fixed asset and term working capital loans. It will primarily focus on the targeted business sectors previously identified. Start-ups and business expansion projects are eligible for loan consideration. Loan terms will coincide within the type of financing being provided; interest rates will adhere to EDA requirements and will be fixed for the term of the loan. The EDA-RLF also allows more flexible loan criteria in such areas as leverage position, working capital and cash-flow. Loan covenants generally do not require certain performance limitations or thresholds.

However, NEPA-EDA RLF will seek to obtain the best collateral position available. Subordinate financing will be allowed.

#### **D. FINANCING POLICIES**

##### **Uses of Capital. In-Eligible Activities:**

- 1. Eligible Lending Area:** Define the eligible lending. Applicants representing a larger area than the RLF eligible area (for example: a multi-county planning district with an RLF for only some of its counties) may target to the smaller area, but it should clearly state that other eligible lending areas may be added in the future with EDA's prior written approval.

The eligible lending area includes Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill and Wayne counties.

- 2. Allowable Borrowers:** Indicate the allowable type of borrowers (for profit, nonprofit, start-up businesses, business expansions, etc.) and allowable sectors (retail, commercial service, industrial, etc.)

Priority will be directed to manufacturing, industrial, export related and technology related businesses. Other business sectors including service related businesses will be eligible. Commercial and large scale retail operations will also be eligible for loan consideration provided there is significant new jobs. Not for profit organizations are eligible provided all loan program requirements are met including employment and required private financing.

- 3. Allowable Lending Activities:** Indicate the allowable lending activities. The RLF Plan should also list the prohibited uses of RLF capital. At a minimum, the prohibited uses outlined in EDA regulations should be included. See 13 CFR 307.17(b). Eligible lending activities includes:

1. Land acquisition, including costs for engineering, legal, grading, site-work, and other related costs. However, RLF participation in land acquisition activities will require a firm commitment that development will begin within a six month time period.
2. Building costs including acquisition, new construction, renovation, engineering, architectural, accountant, legal and related costs.
3. Machinery and equipment costs as well as associated delivery and installation costs (new and used).
4. Costs associated with site development.
5. Working capital.
6. Business Acquisition in order to retain jobs.
7. Other costs including closing costs, loan servicing, legal fees, appraisals, engineering and ancillary costs related to the purpose of the EDA RLF loan.

**Uses of Capital. In-Eligible Activities:**

- (a) General. RLF Capital shall be used for the purpose of making RLF loans that are consistent with an RLF Plan or such other purposes approved by EDA. To ensure that RLF funds are used as intended, each loan agreement must clearly state the purpose of each loan.
- (b) Restrictions on use of RLF Capital. RLF Capital shall not be used to:
  - (1) Acquire an equity position in a private business;
  - (2) Subsidize interest payments on an existing loan;
  - (3) Provide for borrowers' required equity contributions under other Federal Agencies' loan programs;
  - (4) Enable borrowers to acquire an interest in a business, either through the purchase of stock or through the acquisition of assets, unless sufficient justification is provided in the loan documentation. Sufficient justification may include acquiring a business to save it from imminent closure or to acquire a business to facilitate a significant expansion or increased investment with a significant increase in jobs. The potential economic benefits must be clearly consistent with the strategic objectives of the RLF;
  - (5) Provide RLF loans to a borrower for the purpose of investing in interest-bearing accounts, certificates of deposit or any investments unrelated to the RLF; or
  - (6) Refinance existing debt, unless:
    - (i) The RLF Recipient sufficiently demonstrates in the loan documentation a "sound economic justification" for the refinancing (e.g., the refinancing will support additional capital investment intended to increase business activities). For this purpose, reducing the risk of loss to an existing lender(s) or lowering the cost of financing to a borrower shall not, without other indicia, constitute a sound economic justification; or
    - (ii) RLF Capital will finance the purchase of the rights of a prior lien holder during a foreclosure action which is necessary to preclude a significant loss on an RLF loan. RLF Capital may be used for this purpose only if there is a high probability of receiving compensation from the sale of assets sufficient to cover an RLF's costs plus a reasonable portion of the outstanding RLF loan within eighteen (18) months following the date of refinancing.

4. **Loan Size:** Indicate the range of loan sizes that the RLF will consider. A maximum loan size must be indicated. In order to protect the assets, the maximum loan size should not exceed 25% of the RLF capital base. As the RLF capital base grows, the Recipient may consider amending the RLF Plan to increase the maximum allowable loan size.

The NEPA-EDA/RLF will make loans ranging from \$20,000 to a maximum loan of \$250,000.

5. **Interest Rates:** Indicate the range of allowable interest rates the RLF will charge borrowers. The RLF Plan should include the language from the EDA minimum interest rate regulations. Rates – EDA CFR.15(c)

General rule, NEPA will make loans to eligible borrowers at interest rates and under conditions determined to be appropriate in achieving the goals of the RLF. The minimum interest rate NEPA may charge is four (4) percentage points below the lesser of the current money center prime interest rate quoted in the Wall Street Journal, or the maximum interest rate allowed under State law. In no event shall the interest rate be less than the lower of four (4) percent or 75 percent of the prime interest rate listed in the Wall Street Journal.

Exception. Should the prime interest rate listed in the Wall Street Journal exceed fourteen (14) percent, the minimum RLF interest rate is not required to be raised above ten (10) percent if doing so compromises the ability of the RLF Recipient to implement its financing strategy.

6. **Terms:** Indicate the standard and maximum repayment term(s) for each type of loan.
- Land and Building – The standard and maximum loan repayment term will be 15 years.
  - Machinery and Equipment – The maximum loan repayment term will be 10 years. The standard loan term will be 5-7 years.
  - Working Capital – The maximum and standard loan repayment term will be 3 years.

7. **Fees:** Indicate standard loan fees, if any, which will be charged to borrowers and their amounts.

NEPA will charge the following loan fee:

- 1% Commitment / Service Fee of the EDA-RLF loan amount which will be due with the acceptance of the Terms and Conditions Letter.
- Legal Fees – Legal Fees incurred by NEPA in the loan closing process will be the responsibility of the Borrower.
- Other Fees – Other fees may include credit reports; UCC and Mortgage Subordination fees.

NEPA would reserve the ability to adjust these fees, as necessary.

- 8. Equity & Collateral:** Indicate the types of equity and collateral to be required of borrowers.

Prospective borrowers must provide at least 5% of the total cost in cash equity. Subordinate financing may be viewed as near equity and may satisfy cash equity on a case by case basis. This requirement may be waived or reduced dependent upon the particular situation.

NEPA will seek to secure the best possible collateral position to secure its loans. However, it is often necessary to take a junior lien position to the primary lender. Dependent upon the transaction and loan structure, NEPA secures its loans with Mortgages and UCC 1 Financing Statements on personal property.

Also, NEPA generally requires the Personal Guaranty of all shareholders who own 20% or more of the business. If personal assets are jointly held, a spousal guaranty may be required as well.

Lastly, an assignment of Key Man Life Insurance will normally be required as will casualty and liability insurance.

- 9. Moratoria:** Indicate whether moratoria will be permitted on principal payments, and if so, indicate the maximum moratorium. Also, describe the procedures for determining whether a moratorium will be permitted for a particular loan.

NEPA will permit a moratorium on loan repayments dependent on the specifics of the loan transaction. The maximum moratorium will generally be six months. This moratorium generally applies when the project costs are not fully documented at loan closing and the business requires additional time to fully purchase equipment or complete construction / renovations. Funds not disbursed will be held in a reserve account and disbursed upon presentation of invoices, purchase orders, and contractor bills. The moratorium will apply only to principal repayments.

- 10. Start-ups:** Indicate policies that are different, if any, for loans to start-ups (new businesses) versus loans for retention or expansion of an established business.

Loans to new business start-ups will require a business plan. NEPA will direct new business start-ups to the Small Business Development Center serving their geographic location for assistance in preparing their business plan. Also, the amount of equity may be higher due to the higher level of risk. "Sweat" equity may be allowed if its value can be justified or capitalized. Generally, a cash equity contribution of 20% will be required.

- 11. Working Capital:** Indicate whether working capital loans are allowed.

Working capital loans are allowed as an eligible loan use. These loans are generally more difficult to collateralize and monitor and also require monthly repayments as opposed to a Line of Credit arrangement.

**12. Credit not otherwise available:** The RLF Plan must include a policy that RLF cannot be used to substitute for available private capital and potential borrowers must demonstrate that credit is not otherwise available. See 13 CFR 307.15(b)(2)(viii); also RLF Standard Terms and Conditions Part IIIA.2. This would typically be in the form of a bank “turn-down”: letter or letter indicating that the bank can only finance a portion of the money the borrower needs.

NEPA will adhere to this EDA lending requirement and document that the RLF cannot be used to substitute for available, private capital that is not otherwise available on terms and conditions that allow the project completion. A bank “Turn-Down” letter or letter indicating that the bank can only finance a portion of the money the borrower needs will be required.

## **E. PORTFOLIO STANDARDS AND TARGETS**

The Revolving Loan Fund (RLF) Portfolio Standards and Targets are utilized by the Economic Development Administration (EDA) to assess the economic performance of the RLF. These Standards and Targets must align with EDA policies and regulatory requirements as outlined in the Code of Federal Regulations (13 CFR Part 307).

### **1. Target Percentages:**

Indicate the targeted percentage, if any, of RLF investments based on the following criteria:

- Land use (e.g., industrial, commercial, service commercial)
- Business status (start-up, expansion, retention)
- Fixed asset loans versus working capital loans

The Northeast Pennsylvania (NEPA) RLF does not have predetermined target percentages for its investments. A review of closed loans indicates that most have been directed toward business expansion and retention. Additionally, the majority of loans have focused on fixed asset acquisition, particularly machinery and equipment.

### **2. Private Sector Leverage:**

Indicate the required ratio of private sector dollars to be leveraged by RLF funds. EDA regulations require a minimum leverage ratio of \$2 in private financing for every \$1 of RLF financing for the portfolio overall, as specified in **13 CFR § 307.15(d)**.

The EDA RLF loan portfolio will maintain an overall leverage ratio of two (2) private dollars for every one (1) dollar of EDA RLF funds. This leveraging requirement applies at the portfolio level rather than to individual loans and remains effective throughout the RLF’s operation. Private investment considered as leveraged must be made within twelve (12) months of RLF loan approval and may include:

- (i) Capital invested by borrowers or other parties;
- (ii) Financing from private entities; or
- (iii) The non-guaranteed portions and up to ninety percent (90%) of the guaranteed portions of U.S. Small Business Administration (SBA) 7(a) loans and 504 debenture loans.

**3. Job Cost Ratio:**

Indicate the RLF's target job/cost ratio.

The EDA RLF target job/cost ratio is \$50,000 per new job created or retained. Loan recipients are permitted a period of three (3) years to meet their employment targets.

**4. Job Cost Ratio – Job Type Criteria:**

Indicate any criteria regarding the types of jobs to be created or saved (e.g., semi-skilled, industrial, commercial, or other types aligned with the target population).

NEPA does not maintain specific criteria for the types of jobs created or retained. However, information regarding the type of jobs anticipated to be created or retained is collected during the loan application process. Loans that result in the creation or retention of higher-skill and higher-wage jobs are documented in the loan write-up and considered a favorable outcome.

**F. RLF LOAN SELECTION CRITERIA**

This section should discuss the economic impact criteria to be used to evaluate proposed loans.

The EDA RLF will solely be used for making loans that are consistent with the NEPA EDA RLF Plan or such other purpose that have been approved by EDA. Each loan agreement / commitment letter will clearly state the purpose of each loan.

The NEPA EDA-RLF will place priority on the following economic development objectives previously referenced in the CEDS document.

- Small Business Classification
- Number and types of jobs to be created / retained
- Is the loan recipient included in a targeted business sector / cluster
- Does the EDA RLF leverage additional private sector resource
- Do wage rates exceed existing averages
- Does the business promote / utilize technology and innovation in its products / services
- The involvement of any PREP Partners providing additional resources
- Geographic location of business and related levels of economic distress

**G. PERFORMANCE ASSESSMENT PROCESS**

This section should briefly discuss how the Recipient will assess the performance of the RLF.

1. Discuss how the performance of the RLF will be evaluated. Include the frequency and the staff or entity involved in the assessment.

The effectiveness of the NEPA EDA-RLF is evaluated on a monthly and annual basis. There is a financial review and loan performance review. The financial review basically reviews the overall amount of EDA funds available for relending purposes. It also includes the status of repayment for each loan outstanding and is conducted monthly. Problem loans are reviewed more frequently.

The Performance Review Survey is accomplished on an annual basis and includes jobs created / retained and a review of most current financial statements as provided by the business.

2. Discuss the process for reviewing and updating the RLF Plan as needed. At a minimum, the RLF should cite the EDA requirement that the RLF Plan must be updated every five years. B CFR 307.9 (C) (D).

The NEPA EDA RLF plan will be updated every five years. This process will include integration with most current CEDS for that period. New or emerging strategic economic initiatives will be closely examined for inclusion into the NEPA EDA-RLF. Regional economic deficiencies and opportunities along with emerging regional economic trends will also be integrated into the EDA Revolving Loan Fund Strategy as supported by the most recent 5 year CEDS.

## **PART II: REVOLVING LOAN FUND OPERATIONAL PROCEDURES**

### **A. ORGANIZATION STRUCTURE**

**1. Critical Operational Functions:** The Economic Development Council of Northeastern Pennsylvania (NEPA) operates the EDA Revolving Loan Fund (RLF) through a structured organizational framework that ensures effective delivery of services. Key operational functions critical to the RLF's performance include marketing, borrower support, and advisory services. Each function is managed by either NEPA staff or external partners, as detailed below.

#### **Marketing the RLF**

Primary responsibility for marketing the RLF lies with NEPA's internal RLF staff. Marketing efforts include managing and updating the program's presence on the NEPA website, developing and distributing brochures and other printed materials, giving presentations, participating in local and regional workshops and seminars, conducting direct mailing campaigns, and hosting or exhibiting at business fairs. Additional support for the design and publication of promotional materials is provided by NEPA's communications and design staff.

These collective efforts help to raise awareness of the RLF program across the target service area and ensure potential borrowers are informed of available financing options.

## **Business Assistance and Advisory Services**

NEPA leverages the capacity and expertise of the **Partnerships for Regional Economic Performance (PREP)** network to provide advisory and technical assistance to RLF clients. The organization has developed a formal referral system to connect borrowers with the appropriate PREP partners based on specific business needs.

The advisory services offered include, but are not limited to:

- Business plan development and review
- Legal and regulatory compliance assistance
- Workforce development and training programs
- Business financing strategies
- Market diversification and development
- Manufacturing process improvements
- Site and infrastructure development
- Turnaround and business restructuring support
- Succession planning and business transition services

These services are made available to both prospective and current borrowers, enhancing the overall impact and sustainability of RLF-funded projects.

This operational framework ensures that the RLF program remains both proactive and responsive in meeting the financing and technical assistance needs of businesses throughout the region.

## **Environmental Review**

NEPA RLF staff are responsible for conducting environmental reviews in accordance with applicable regulations. All required environmental compliance measures will be incorporated into the Loan Agreement.

---

## **Loan Processing**

NEPA RLF staff oversee all aspects of the loan processing function under the EDA-RLF program. Responsibilities include:

- Meeting with prospective borrowers
- Conducting eligibility screening
- Reviewing loan applications
- Performing credit checks
- Analyzing financial statements and preparing credit analyses
- Developing loan write-ups with financial spreads

- Negotiating terms and assessing available collateral and its value
  - Making loan recommendations to the NEPA Loan Review Committee
- 

### **Loan Closing**

NEPA legal counsel is responsible for preparing loan closing documents and works directly with the Borrower's legal counsel throughout the closing process. NEPA staff will:

- Prepare the loan commitment letter
  - Coordinate with legal counsel and the Borrower to ensure all documentation is completed and executed properly
- 

### **Loan Servicing**

NEPA RLF staff manage ongoing loan servicing activities, including:

- Tracking loan repayments
- Reviewing borrower financial statements
- Monitoring employment metrics
- Ensuring insurance compliance and renewals

NEPA staff and legal counsel collaborate closely in the case of delinquent or defaulted loans. NEPA legal counsel provides guidance on appropriate legal actions and prepares the necessary documentation for foreclosure proceedings, if required.

---

### **Organizational Administration**

NEPA's Administrative Services Division handles all financial recordkeeping associated with the RLF program. Duties include:

- Posting repayments to loan records
- Preparing financial reports
- Depositing funds into appropriate accounts

**2. Loan Administration Board:** Describe the general composition and policies for the Loan Administration Board responsible for making final loan decisions. RLF Recipients may have separate loan review boards or other preliminary screening procedures, but the formal Loan.

The NEPA Loan Review Committee holds exclusive authority for loan approval decisions. This Committee may approve, decline, or table loan applications and may request additional information, clarification, or enhanced collateral support before making a final determination.

While NEPA may utilize preliminary screening procedures or internal review processes, all formal loan decisions must be rendered by the Loan Review Committee in accordance with established program guidelines.

---

## Size and General Composition

The NEPA Loan Review Committee is comprised of **thirteen (13)** members, representing a diverse mix of expertise and experience:

- **Seven (7)** members from commercial lending institutions
- **Four (4)** members from economic development organizations, including:
  - Small Business Development Centers (SBDCs)
  - The Industrial Resource Center
  - A technology transfer incubator
- **One (1)** Certified Public Accountant (CPA)
- **One (1)** retired commercial lender

This composition ensures a well-rounded evaluation of loan proposals from both financial and economic development perspectives.

---

## Appointment Process

The Loan Review Committee operates as a standing committee of NEPA.

- Members, including the Chairperson, are **nominated by the NEPA Board Chairperson**
- Appointments must be **approved by the NEPA Board of Directors**

The Committee is empowered to:

- Review and evaluate staff loan recommendations
- Render final decisions on all loan applications
- Provide ongoing oversight of NEPA's loan programs

---

## Membership Terms

Loan Review Committee members are **appointed on an annual basis**. Appointments are reviewed each year; however, there is **no fixed term limit** for service.

---

### **Quorum and Voting Requirements**

- A **simple majority of Committee members** constitutes a quorum.
- To approve a loan, a **majority of the quorum** must vote in the affirmative.

NEPA also permits **electronic voting** on loan applications:

- Loan materials are distributed to Committee members via email.
- Members cast votes electronically.
- The results of electronic votes are formally **ratified at the next scheduled Loan Review Committee meeting**.
- All decisions and communications are **documented and retained** in accordance with NEPA's recordkeeping procedures.

**3. Conflicts of Interest:** Address how the organization will identify and deal with conflicts of interest. At a minimum, the RLF Plan must include the language from EDA's conflict of interest regulations in the RLF Plan. See 13 CFR 307.17; also Part II.D of the RLF Standard Terms and Conditions.

### **Conflict of Interest Policy**

1) **Definitions.** (13 CFR § 300.3)

An "Interested Party" is any officer, employee or member of the board of directors or other governing board of Recipient, including any other parties that advise, approve, recommend or otherwise participate in the business decisions of Recipient, such as agents, advisors, consultants, attorneys, accountants or shareholders. An Interested Party also includes such a person's "Immediate Family" (defined as a person's spouse, significant other or partner in a domestic relationship, parents, grandparents, siblings, children and grandchildren, but not distant relatives, such as cousins, unless the distant relative lives in the same household as the person) and other persons directly connected to that person by law or through a business arrangement.

2) **Conflicts of Interest Generally.** (13 CFR § 302.17(a))

- a) A conflict of interest generally exists when an Interested Party participates in a matter that has a direct and predictable effect on the Interested Party's personal or financial interests or there is an appearance that an Interested

Party's objectivity in performing his or her responsibilities under the Project is impaired.

- b) An appearance of impairment of objectivity could result from an organizational conflict where, because of other activities or relationships with other persons or entities, an Interested Party is unable or potentially unable to render impartial assistance, services, or advice to the Recipient. It also could result from non-financial gain to an Interested Party, such as benefit to reputation or prestige in a professional field.

2) **Conflicts of Interest Rules Specific to RLFs.** (13 CFR § 302.17(c))

Recipient must adhere to EDA conflicts of interest rules set forth at 13 CFR § 302.17, including the following rules specific to RLFs: 17

- a) An Interested Party of Recipient shall not receive, directly or indirectly, any personal or financial interest or benefit resulting from the disbursement of RLF loans. A financial interest or benefit may include employment, stock ownership, a creditor or debtor relationship, or prospective employment with the organization selected or to be selected for a subaward.
- b) Recipient shall not lend RLF funds to an Interested Party.
- c) Former board members of Recipient and members of their Immediate Family may not receive a loan from the RLF for a period of two years from the date that the board member last served on the board of directors.

3) **Duty to Disclose.** (2 CFR § 200.112)

Recipient must, in a timely fashion, disclose to EDA in writing any actual or potential conflict of interest.

4) **Duty to Disclose.** (2 CFR § 200.112)

Recipient must, in a timely fashion, disclose to EDA in writing any actual or potential conflict of interest.

5) **Written Standards of Conduct.**

- a) Recipient must maintain written standards of conduct to establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of a personal or organizational conflict of interest or personal gain in the administration of the RLF Award.
- b) Recipient must maintain written standards of conduct covering conflicts of interest and governing the performance of its employees engaged in the selection, award and administration of contracts. See Section K, Other EDA Requirements, Subsection 4., Codes of Conduct and Sub-Award, Contract and

Subcontract Provisions, Subsection d), Competition and Codes of Conduct for Subawards.

**6) DOC Standard Terms and Conditions.**

Recipient must also adhere to the requirements for conflicts of interest set forth in the DOC Standard Terms and Conditions, Section F., Conflict of Interest, Code of Conduct and other Requirements Pertaining to DOC Financial Assistance Awards, Including Subawards and Procurements Actions, Subsection .01, Conflict of Interest and Code of Conduct (incorporated into these RLF Standard Terms and Conditions in Part III).

**7) Other Conflicts of Interest Rules.**

Recipient must adhere to any state or local conflicts of interest rules, as well as any industry-specific conflicts of interest rules.

**B. LOAN PROCESSING PROCEDURE**

**1. Standard Loan Application Requirements:** Include a list of items or a checklist showing the items to be required of RLF loan applicants including any loan application fees that may be required. It is acknowledged that not all checklist items will apply for each loan applicant and that certain situations may require additional items not on the list.

- Completed and Executed NEPA Loan Application
- Executed Notice To Applicant Statement
- Annual Accountant Prepared Financial Statements and/or Income Tax Returns for the last three years
- Interim Financial Statement. This statement can be internally generated. This is generally required if the Year Ending Statement is more than six months old
- Projected Financial Statement (Profit and Loss; Balance Sheet and Cash Flow)  
One year projections are required for an existing business and three year projections are required for a start-up
- Business Plan is required for business start-ups
- Executed Personal Financial Statement of all principals owning 20% or more of the business
- Brief Resume of Key Personnel
- Collateral Listing Supported by Appraisals; if applicable
- Price Quotes from Vendors; if applicable
- Executed Agreement of Sale; if applicable
- Contractor Estimates; if appropriate
- Other Information i.e. letters of interest/intent to purchase products; purchase orders; signed contracts

- 2. Credit and Financial Analysis:** Indicate the process and procedure for credit and financial analysis of loan applicants.

To ensure sound lending practices and compliance with EDA requirements, the NEPA EDA Revolving Loan Fund (RLF) follows detailed and standardized procedures in credit evaluation, loan review, collateral and equity assessment, and confirmation of financing gaps.

---

### **Credit Reports**

NEPA EDA RLF staff will obtain and analyze credit reports for all individuals owning 20% or more of the applicant business, as well as a business credit report where applicable. The purpose of this analysis is to assess the creditworthiness of the borrower and identify any credit-related concerns. Questions or inconsistencies are discussed with the borrower prior to loan approval. Credit scores and credit history are considered integral components of the loan presentation and evaluation process.

---

### **Loan Review Criteria**

Loan applications are reviewed against the following key criteria. Each element is assessed to determine the overall financial viability and risk associated with the proposed project:

- **Cash Flow:** The applicant must demonstrate sufficient cash flow to service existing obligations and the proposed RLF loan. Historical and projected financial statements are reviewed to confirm debt service coverage.
- **Credit History:** A satisfactory track record of timely debt repayment by both the business and its principals is required.
- **Management Capacity:** The business must show evidence of experienced and competent management capable of executing the proposed business plan and operating the enterprise successfully.
- **Collateral:** Collateral is required and evaluated on a case-by-case basis. Personal guarantees are typically required. NEPA may accept subordinate lien positions if supported by overall project risk assessment.
- **Business Plan:** Start-up businesses or those entering new markets must submit a comprehensive business plan, including realistic financial projections supported by clear assumptions.

---

## Standard Collateral Requirements

As part of its general lending policy, the NEPA EDA RLF requires collateral to secure loan obligations. Standard documentation may include, but is not limited to:

- Terms and Conditions Letter
- Security Agreement
- UCC-1 Financing Statements (State and County filings)
- Mortgage and/or Collateral Mortgage
- Guaranty and Surety Agreement
- Collateral Assignment of Key Man Life Insurance
- Liability and Casualty Insurance
- Flood Insurance (if applicable)
- Mine Subsidence Insurance (if applicable)
- Lien Priority and Intercreditor Agreements
- Judgment Note and Confession of Judgment
- Opinion of Borrower's Counsel

All collateral requirements are reviewed during underwriting and tailored based on project type and risk profile.

---

## Standard Equity Requirements

Borrowers are generally required to inject cash equity into the project. NEPA's standard minimum equity requirement is:

- **5%** for existing businesses
- **Up to 20%** for start-up businesses, depending on risk

All equity contributions must be verified through appropriate documentation, such as canceled checks, paid invoices, and detailed receipts.

---

## Appraisal Reports

For projects involving real estate, a certified appraisal is required. The appraisal must:

- Be conducted by a State-Certified Appraiser
- Be no more than one year old at the time of loan approval
- Reflect either the "as is" or "as completed" value, as appropriate

For the purchase of used equipment, a signed Purchase Agreement must be submitted, accompanied by a qualified appraisal or similar documentation substantiating the fair market value of the equipment.

---

### **Credit Not Otherwise Available**

To comply with EDA's creditworthiness and financing gap requirements (**13 CFR § 307.11(a)**), the borrower must provide documentation showing that credit is not otherwise available on terms that would permit successful project completion. This may include:

- A bank turn-down letter
- A written explanation from a lender indicating that it is unable to fully finance the project

This documentation confirms the RLF's role in addressing unmet credit needs, in accordance with EDA program objectives.

**3. Environmental Reviews:** NEPA will ensure compliance with applicable environmental laws and regulations, including but not limited to 13 CFR Parts 302 and 314, the National Environmental Policy Act of 1969 and other Federal Environmental Mandates. The NEPA Finance Manager will be responsible for ensuring compliance. An Environmental Checklist will be utilized ensuring environmental regulations are followed.

- Determine whether the project will result in a significant adverse environmental impact. The applicant may be asked to submit additional documentation as necessary to make the determination. No activity shall be financed which would result in a significant adverse environmental impact.

A determination will be made whether the project will result in a significant adverse environmental impact. The applicant may be asked to submit additional documentation as necessary to make the determination. No activity shall be financed which would result in a significant adverse environmental impact unless that impact is to be mitigated to the point of insignificance. When necessary to ensure compliance, any required mitigation shall be made part of the loan conditions. NEPA will also utilize an Environmental Checklist to assist in this regard.

- A determination of whether the project involves new above-ground development within a floodplain will be based on a review of the proposed development against FEMA Flood Insurance Rate Maps.
- A determination of whether the project will be located within or adjacent to any wetland area. The applicant may be required to provide wetland delineation information as necessary. No activity shall be financed which would result in

alternation of any wetland or in any adverse impact on any wetland without consultation with the U.S. Department of the Interior Fish and Wildlife Service and, if applicable, a Section 404 Permit with the Army Corp of Engineers shall be obtained.

- NEPA Business Finance staff shall notify the State Historic Preservation Officer (SHPO) of each approved loan that involves significant new construction and expansion and request and receive comments on the effect of the proposed activity on historic and archaeological resources prior to closing of the loan. In cases where SHPO has recommended actions or has determined an adverse impact, the Recipient and loan applicant must work with the SHPO and EDA to address any issues identified before the loan is closed.
  - All loan applicants are required to provide information regarding whether or not there are hazardous materials such as EPA listed hazardous substances, leaking underground storage tanks, asbestos, polychlorinated biphenyls (PCB), or other hazardous materials present on or adjacent to the affected property that have been improperly handled and have the potential of endangering public health, if deemed necessary, loan applicant may be required to perform or provide evidence of performance of a Phase I Site Assessment to identify possible sources of contamination, a Phase II Site Assessment to test soil and/or groundwater samples, and a Phase III Site Remediation involving mitigation of applicable contaminants. No activity shall be financed which involve unresolved site contamination issues. Loan applicant shall be responsible for working with the appropriate state environmental agency office to resolve any outstanding issues before any loan can be approved for the affected site.
- 4. Loan Write-Up:** the loan write-up is intended to summarize the key aspects of the loan such as firm history, management, product, productions capability, market conditions, financing, collateral, repayment ability, consistency with the RLF's financing policy and whether there are any environmental issues.

The NEPA-EDA Loan write-up is prepared by NEPA staff and includes the following narrative:

- Statement of Loan Request
- Description of Business
- Major Customers / Major Competitors
- Business Location
- Business Management / Ownership
- Project Description
- Business Financing Plan
- Employment (Total, Projected New Jobs Created, Jobs Retained)
- Financial Analysis / Credit Check Results
- Statement of Available Collateral
- Staff Recommendations
- Attachments

- Financial Statement Spreads (3 years and interim) Balance Sheet; Profit / Loss; Cash Flow Analysis; Ratio Analysis; Analytical Ratios (Working Capital; Cash Flow; Sales Growth; Gross and Net Profit; Liquidity Ratios; Debt Coverage Ratios; Leverage Ratios; Operating Ratios). Permanent Working Capital Analysis.
- Personal Financial Statement (Distributed at the Loan Review Committee Meeting for review and returned to NEPA staff).

**5. Procedures for Loan Approvals:** Describe the procedure for loan approvals, making sure that the following elements are clearly explained.

- How will loan applications be presented to the Loan Administration Board. The Loan Narrative / Write-Up is sent to the Loan Review Committee prior to the actual meeting date for their review. At this meeting; NEPA staff will make the loan presentation. Following the presentation; the Loan Review Committee Chairperson will open the meeting for questions and comments. Following this discussion; a motion will be made to either approve; decline or table the loan request; a second will be made and the vote will occur.

Increasingly; the loan review function is being conducted electronically. The loan narrative and attachments will be provided to Committee members for their review and action. The vote is recorded. At the next actual meeting; the results will be ratified by the Committee and be included in the loan packet materials.

- Is there a recommendation committee (i.e. is the loan administration board making the final loan decision or are they forwarding a recommendation to another entity such as a governing board or city council?)

The final loan decision resides solely with the Loan Review Committee.

- How the RLF Recipient will ensure that the Loan Administration Board reviews and approves loans in accordance with the approved financing policies, targeting criteria, and loan selection criteria of the RLF Plan.

The NEPA Loan Review Committee reviews and approves loans in accordance with the EDA-RLF Administrative Plan, targeting criteria and loan selection criteria. A summary is provided to each Loan Review Committee member. Discussions are also generally held with new Committee members to review program parameters and economic development objectives. NEPA staff will discuss how the business relates to the EDA-RLF plan and requirements.

- What kind of vote constitutes an approval

A simple majority of members voting in the affirmative constitutes loan approval provided there is a quorum.

- How will approvals be documented in the loan file

After the loan meeting; the meeting minutes are prepared which documents the action taken by the Loan Committee including approvals with the vote total recited. The meeting packets are placed in a binder and identified by the year.

## **C. LOAN CLOSING AND DISBURSEMENT PROCEDURES**

**1. Loan Closing Documents:** The following documents will generally be required for the EDA-RLF depends upon the specifics of the loan transaction:

- Loan Application
- Loan Agreement
- Board meeting minutes approving the RLF loan
- Promissory Note
- Security Agreement(s)
- Deed of Trust or mortgage (as applicable)
- Agreement of prior lien holder (as applicable)
- Evidence demonstrating that credit is not otherwise available on terms and conditions that permit the completion of successful operation of the activity to be financed.

### **2. Loan Agreement Provision**

- Indicate how the RLF will ensure that RLF funds are used as intended  
The stated use of the EDA-RLF funds is included within several documents such as the Loan Agreement, Judgment Note, Security Agreement and/or Mortgage. The Terms and Conditions Letter also identifies the use of the EDA-RLF. The re-direction of EDA-RLF would be considered a default of the Loan Agreement and Note. Also, two-party checks may be required, sales agreement, invoices, cancelled checks are also used to ensure the proper use of the funds.
- All RLF loan documents and procedures must protect and hold the Federal government harmless from and against all liabilities that the Federal government incur as a result of providing an RLF Grant to assist directly or indirectly in site preparation or construction, as well as the direct or indirect renovation or repair of any facility or site. See 13 CFR 307.10(c).

The NEPA- EDA RLF loan documents and procedures protect and hold the Federal government harmless from and against all liabilities that the Federal government incur as a result of providing an RLF Grant to assist directly or indirectly in site preparation or construction, as well as the direct or indirect renovation or repair of any facility or site.

- Indicate the procedure for ensuring that prospective borrowers, consultants, or contractors are aware of and comply with the Federal statutory and regulatory indicate borrower requirements for drawing loan funds, if any, including any pre-

disbursement requirements for working capital loans, construction financing, and any other disbursement procedures that are necessary to protect RLF assets (i.e. a borrower may be required to provide evidence, such as an invoice, that it has ordered an asset prior to receiving loan funds to ensure that funds are ordered only when actually needed and that they will be used as agreed in the loan agreement), requirements that apply to activities carried out with RLF loans. All EDA-RLF loans must include loan call stipulations for instances of non-compliance.

During initial meetings with prospective loan recipients or their consultants; NEPA staff will fully explain the parameters of the EDA-RLF Program. If a loan is approved; the NEPA EDA RLF documents are reviewed by the Borrower's legal counsel to ensure their awareness of the various statutory and program requirements.

The NEPA-RLF documents including the Terms and Conditions Letter includes loan call stipulations for various non-compliance with the EDA-RLF including applying the loan proceeds to any purpose than outlined in the loan documents.

### **3. Loan Disbursement**

NEPA generally disburses funds at the loan closing as supported by invoices or other acceptable documentations. If invoices to substantiate the project costs are not completely available at closing, NEPA will fund the loan into an Escrow Account. An Escrow Agreement will be developed to clearly define the responsibilities of NEPA, Borrower and the Escrow Agent (Bank).

The loan disbursement process will be coordinated very closely with the loan closing to ensure that funds are available at the time of settlement. This applies to the matching funds as well. At times; NEPA loan proceeds will utilize a two party check, made payable to the loan recipient and the vendor.

## **D. LOAN SERVICING PROCEDURES**

### **1. Repayment Procedures**

#### **Standard Repayment Method:**

Upon loan closing, each borrower receives a loan amortization schedule and a payment booklet outlining the monthly payment amounts and due dates. Loan payments are due on the **first day of each month**.

#### **Payment Processing and Security:**

All loan repayments are recorded by NEPA staff using a standardized loan servicing system, which tracks principal and interest balances separately. Funds are deposited into a dedicated RLF account established by NEPA for EDA loan servicing. Deposits are made promptly, typically on a daily basis, to ensure the security and availability of program income, in accordance with **13 CFR § 307.16(c)**.

---

## 2. Loan Monitoring Procedures

NEPA uses a combination of internal systems and external verification tools to monitor loan performance, compliance, and borrower obligations. Key components of the monitoring process include:

### Monitoring Tools and Systems:

- **Loan Servicing Database:** Tracks detailed loan information, including:
  - Borrower details, loan terms, funding sources, collateral, and insurance status
  - UCC-1 filing dates and exceptions
  - Employment and job creation/retention statistics by year (e.g., at closing, projected, Year 1, Year 3)
- **Tickler System:** Alerts staff of critical compliance dates such as UCC-1 expirations, insurance renewals, and financial reporting deadlines.
- **Annual Employment Survey:** Distributed to borrowers to verify actual job creation and retention outcomes, compared against initial projections.
- **On-Site Visits:** Conducted on an as-needed basis or when issues arise that warrant in-person review. Observations are documented in the loan file.

### Required Monitoring Documentation:

- Annual financial statements from borrowers
- Proof of current insurance (liability, casualty, and any required flood/mine subsidence policies)
- Updated UCC filings
- Job creation/retention surveys
- Site visit reports and internal monitoring notes

These efforts ensure compliance with EDA program requirements under **13 CFR § 307.16(d)**, particularly in tracking project impact, managing risk, and fulfilling job creation goals.

---

## 3. Loan File Management

### File Structure:

Loan files are maintained in two formats:

- **Working Files:** Contain the full loan application, interim correspondence, ongoing servicing information (insurance renewals, financials, employment surveys), and site visit reports.

- **Closing Document Files:** Stored in binders placed within designated loan folders, which are securely held in a fireproof filing cabinet. These files contain all original executed documents, including:
  - Promissory notes
  - Loan agreements
  - Personal guarantees
  - Security agreements
  - Mortgage documents
  - Collateral assignments

NEPA legal counsel retains duplicates of all official closing documents for legal and audit purposes.

**Required File Contents (Minimum):**

- Loan application and approval documents
- Private lender loan agreements (if applicable)
- Financial statements and tax returns
- Insurance certifications
- Site visit reports and employment surveys
- Job creation/retention documentation
- General correspondence related to the loan

**Security of Documents:**

All original legal instruments (notes, agreements, guarantees) are stored in a **fireproof facility or secured fireproof cabinet**. Access is restricted to authorized NEPA staff to ensure the integrity and confidentiality of the records.

**4. Job Creation:** Describe how initial job creation claims will be reviewed and how jobs will be tracked after loan approval.

Employment levels can be verified at the site visit where staff reviews the operations of the business prior to the Loan Review Committee meeting.

Jobs are tracked through the annual employment survey. If necessary, additional information on employment levels will be provided by the business staff visits or other methods.

**5. Defaulted Loans:** Indicate the standard procedures for handling defaulted loans that are in arrears up to 90 days and discuss any late penalty requirements (which should be stated in the promissory note). Include an explanation on how the priority of payments on defaulted RLF loans, which should be in accordance with the order of priority outlined in EDA regulations.

**NEPA Loan Work-Out Policies**

This will be construed as those who are in an operational mode but are not repaying their loan to NEPA on a timely basis due to legitimate cash flow difficulties. The following actions will be pursued:

1. If a loan repayment is not received within thirty (30) days of the date, a telephone call will be made advising of the lateness in making payment.
2. If the initial telephone inquiry does not result in a loan repayment within sixty (60) days of the due date, a letter will be forwarded to the appropriate person advising of the lateness in payment as well as the potential of penalty fees due to this situation.
3. If no payment is received, telephone calls will be made to the appropriate bank to inquire as to the status of its outstanding obligation. If circumstances dictate and assuming that the Bank is amenable, a meeting with the appropriate banking official may be warranted.
4. In conjunction with number 2; if no payment is received in sixty (60) days, a meeting will be held with the business. The prime purpose of this meeting will be to ascertain more fully the reasons for this situation and related plans to bring their account to a current status. Other purposes of the meeting will be the following:
  - Ascertain status of payment with other secured and trade creditors;
  - Secure latest financial statements;
  - Review operations of business relative to production, sales, inventory levels; number of employees and production costs;
  - Review financial projections for future operations;
  - Determine when payment could be expected;
  - Determine if any legal action has occurred.
5. After 90 days; based upon the meeting with officials of the Company, an informed decision can be made as to the appropriate course of action to pursue. The decision making process will be influenced by the following factors:
  - Relative financial posture of the Company;
  - Potential of the Company getting back on a normal repayment schedule;
  - Any activity contemplated by the lead commercial bank;
  - Proposed course of action to be undertaken by the Company to enhance its competitive posture;
  - Potential of securing equity/debt capital to ease cash flow problems;
  - Potential of a referral to other business development organizations.
6. Where reasonable circumstances warrant alternatives to foreclosure actions, the following can be considered to enhance the long-term potential of the business:
  - Extended loan repayment terms;
  - Interest only payments;
  - Alternate repayment plan i.e. new amortization schedule.
7. When it becomes apparent that repayment will not come through normal business operation or through some other means; the following will occur:

- Our Attorney will be contacted to determine the procedure and costs associated with the collection process;
  - NEPA legal counsel will issue a Demand for Payment to the Borrower and the Loan Guarantors;
  - A determination will be made as to the costs and benefits collection
  - An effort will be made to use the Bank's expertise to assisting in the collection process;
  - Examination of the possibility of using a collection agency will be considered as part of the staff evaluation
  - The most appropriate strategy for collection will be determined and implemented;
  - Legal intervention will ensure.
- a. In cases where the collateral position and value is not optimal, the most appropriate action may recognize that costs of collection is actually greater than the value of the equity in the collateral. In those cases repossession or foreclosure will not be pursued.
  - b. In cases where value of collateral exceeds the costs of collection, NEPA legal counsel and staff will determine the most appropriate means of collection. In most cases, legal intervention will be required.
  - c. When all reasonable efforts are to no avail; staff in conjunction with legal counsel and with the advice and direction of the Loan Review Committee will initiate legal proceedings to protect NEPA financial interests. These include filing judgments, seizure, liquidation and sale of assets; bank accounts levy.

Priority of payments on defaulted RLF loans. When an RLF Recipient receives proceeds on a defaulted RLF loan that is not subject to liquidation pursuant to §307.20, such proceeds shall be applied in the following order of priority:

1. First, towards any costs of collection;
2. Second, towards outstanding penalties and fees;
3. Third; towards any accrued interest to the extent due and payable; and
4. Fourth, towards any outstanding principal balance.

(71 FR 56675, Sept. 27, 2006, as amended at 73 FR 62867, Oct 22, 2008)

The Judgment Note contains language that in the event any monthly installment shall not be paid when due or within 15 days, the Borrower shall pay a late charge of five (5%) percent per month on and until the overdue monthly installment is paid.

**6. Write-Off:** The loan write-off occurs when all available legal and collection efforts have been performed. NEPA staff and legal counsel will discuss the situation and jointly come to a decision to write-off the loan. A write-off request will be made to the NEPA Loan Review Committee for their approval. Once a write-off is approved, the NEPA Administrative Services will be advised to reflect this action on the Loan Repayment Card and the Loan Survey Database.

Appropriate documentation will be reflected in the Loan Review committee meeting minutes and the loan file.

## **E. ADMINISTRATIVE PROCEDURES**

**1. New RLF's:** Indicate how the Recipient will ensure that the cash local share of the RLF will only be used for lending purposed and at a rate in proportion to the grant funds or at a faster rate than grant funds, if applicable.

The NEPA EDA-RLF is an on-going program.

**2. Accounting:** Describe the procedures for managing RLF Capital. At a minimum, a separate bank account should be established for the RLF so that repayments and interest income are clearly identifiable and auditable. The EDA RLF portfolio and cash must be clearly distinguishable from any other Recipient loan program. This includes both the EDA and local share portions of the RLF. The RLF Plan should state that the Recipient will ensure that the RLF is operating in accordance with Generally Accepted Accounting Principles (GAAP). See 13 CFR 307.15(a)

A separate bank account is established for the EDA RLF Program, and all repayments and interest income earned are clearly identified and audited. The EDA RLF portfolio and cash are clearly distinguishable as a result of maintaining separate general ledger accounts for the Program within NEPA accounting system.

NEPA operates this EDA RLF Program in accordance with generally accepted accounting principles. In accordance with GAAP, NEPA has established a loan loss reserve in its financial statements to show the fair market value of its EDA RLF loan portfolio. This loan loss reserve is non-funded and represents non-cash entrees. NEPA is also audited on an annual basis by a third party accounting firm. This includes the EDA RLF.

**3. Administrative Costs:** Indicate the source of RLF administrative costs. State whether the Recipients intends to use RLF income to cover administrative costs and if so, the anticipated maximum percentage of income to be used for expenses. The Recipient must indicate a source of funding for administrative costs which exceed RLF income. See 13 CFR 307.12. Also describe how RLF administrative costs will be tracked and charged to the RLF. The Recipient must maintain adequate accounting and source document to substantiate the amount and percent of RLF income expended to the RLF. See in 13 CFR 307.13(b).

Loan interest income and commitment fees earned pertaining to the EDA RLF Program could be used to cover administrative costs, if necessary. The maximum percentage of EDA RLF income NEPA could use for administrative expenses will be 100%. However, the use of EDA RLF income to cover administrative costs will not exceed EDA RLF income earned. If costs do exceed revenues, NEPA's general operating fund will absorb the remaining expenses. Administrative costs include personnel expenses, administrative costs, and legal fees to administer and maintain the EDA RLF Loan Program, which is clearly distinguishable as a result of maintaining separate general ledger accounts for the Program within NEPA's accounting system.

**4. Capital Utilization & Sequestration:** If the NEPA fails to satisfy the capital utilization standard for two (2) consecutive Reporting Periods, EDA may require the NEPA to deposit excess funds in an interest-bearing account. The portion of interest earned on the account holding excess funds to the Federal Share (as defined in S 314.5 of this chapter) of the RLF

Grant shall be remitted to the U.S. Treasury. NEPA will obtain EDA's written authorization to withdraw any sequestered funds.

5. **EDA Reporting:** NEPA acknowledges that EDA requires a semi-annual report as well as an Income and Expense Statement with its semi-annual reports if 50% or more of RLF income is used for administrative costs in the six month period.

NEPA has and will continue to comply with the EDA-RLF requirements.

6. **Audits:** The RLF Plan should acknowledge that EDA-RLF funds are subject to an annual audit requirement and the full value of the RLF (outstanding loans and available cash) must be shown every year on the Recipient's Schedule of Federal Expenditures. If the dollar amount of the RLF qualifies the RLF as a major federal program, the Recipient must ensure that the auditor performs the required federal audit procedures. *See RLF Standard Terms and Conditions Part 1.F.*

NEPA acknowledges that EDA-RLF funds are subject requirements and the full value of the RLF must be shown every year on the NEPA Schedule of Federal Expenditures.

NEPA is audited on an annual basis by a third party accounting firm. This audit includes the EDA-RLF. NEPA ensures that the auditor performs the required federal audit procedures. EDA receives a copy of the NEPA Audit Report annually.

# Board of Directors Report

## June 25, 2025



---

### NEPA ALLIANCE WORK PLAN FOR FISCAL YEAR 2025-2026 JUNE 25, 2025

#### OUTLINE

#### 1. ADMINISTRATIVE SERVICES DIVISION

- Accounting and Financial Services for all NEPA programs
- Community Advantage Lender Program Contract Management
- Contract Management for multiple NEPA and regional grants
- Facility Maintenance and Management
- Human Resources Management
- Insurance/Directors & Officers Coverage/Risk Management
- NEPA Membership Campaign Accounting
- NEPA Vehicle Management

#### 2. BUSINESS DEVELOPMENT SERVICES DIVISION

- APEX Accelerator Government Contracting Program & Newsletter
- Bring the World to PA Annual Event
- Business Finance Assistance/Revolving Loan Fund Programs/Community Advantage Lending Program
- International Business Development (Regional Export Network)
- NEPA Alliance Economic Growth Fund/Certified Development Financial Institution
- NEPA Alliance Business Finance Corp/SBA 504 Loan Program Management
- Performance Measurement System/Executive Pulse System Management
- PREP Admin – Partnerships for Regional Economic Performance

#### 3. COMMUNICATIONS & OPERATIONS DIVISION

- Annual Report Preparation
- Board and Executive Committee Organization and Support
- Bylaws Committee Organization and Support (as needed)
- Communications & Membership Committee Organization Support
- IT and website maintenance for NEPA Operations
- LDD Website Maintenance
- Media event organization
- NEPA Alliance Annual Networking Reception
- NEPA Alliance Regional Leadership Award
- NEPA Membership Campaign Management
- NEPA Newslines Email Newsletter Publications and coordination of social media
- Nominating Committee Organization and Management

#### 4. COMMUNITY & ECONOMIC DEVELOPMENT SERVICES DIVISION

- ARC/EDA Project Development
- Comprehensive Economic Development Strategy (CEDs) & Data Dashboard
- Engage - Business Retention & Expansion Program
- ESU Economic Summit Scorecard & Event Support
- NEPA Community Financing & Consulting Support (NMTC, RACP)
- NEPA Launch: Regional Space & Aerospace Initiative
- NEPA Research & Information Center & Economic Impact Modeling Services

# Board of Directors Report

## June 25, 2025



- 
- Nonprofit & Community Assistance Center (NCAC), NEPA Grantmakers Forum, University of Scranton Nonprofit Leadership Certificate Program
  - Nonprofit & Community Assistance Center (NCAC) Program Administration,
  - StartUp NEPA Angel Investment Fund
  - Tobyhanna Defense Technology Partnership (TDTP) and PA Military Community Enhancement Commission

### 5. TRANSPORTATION PLANNING SERVICES DIVISION

- 2027-2030 Transportation Improvement Program
- Active Transportation Plan Implementation
- Coordinated Transit-Human Services Transportation Plan Implementation
- Drone Mapping and Visualization Program
- Eastern Pennsylvania Freight Alliance
- Geographic Information System (GIS)
- Highway Performance Monitoring System (HPMS) Data Collection
- *Interchanges* Transportation Program Newsletter
- Local Technical Assistance Program (LTAP)
- Long Range Transportation Plan Update
- NEPA Metropolitan Planning Organization (MPO) Administration
- PennDOT Connects
- Roadway Safety Reviews
- Route 611 Corridor Study
- SR 2001 Reconstruction Project Alternatives Study
- Trail Crossing Inventory

# Board of Directors Report

## June 25, 2025



---

### NEPA ALLIANCE WORK PLAN FOR FISCAL YEAR 2025-2026 JUNE 25, 2025

#### NARRATIVE

## 1. ADMINISTRATIVE SERVICES DIVISION

### Accounting and Financial Services

NEPA maintains a computerized accounting system and prepares all financial statements and reports. NEPA prepares an annual detailed budget and monitors the status throughout the year. NEPA is audited annually and has always received an unqualified “clean audit” opinion. The Budget & Finance Committee reviews the budget, audit and financial statements. NEPA also prepares the annual Form 990. NEPA performs accounting services for the Northeastern Pennsylvania Nonprofit and Community Assistance Center, Penn’s NE, the Tobyhanna Defense Technology Partnership, the NEPA Business Finance Corporation, the NEPA Community Impact Group and the StartUp NEPA Angel Fund. In 2025-2026 CDFI NEPA Economic Growth Fund management will commence.

### Community Advantage Lender Program Contract Management

NEPA administers the SBA Community Advantage Loan program involving extensive accounting work over and above the normal RLF accounting provided.

### Contract Management

NEPA administers approximately 25 federal, state and local contracts and eleven (11) revolving loan fund programs. Reports are prepared regularly for funding agencies to ensure that NEPA complies with all grant, contract and match requirements. In-Kind documentation is calculated and used toward match requirements where applicable.

### Facility Maintenance and Management

NEPA has a long-term capital lease with the Northeastern Pennsylvania Nonprofit and Community Assistance Center (NCAC) who owns the building where NEPA is located. NEPA is responsible for all upkeep and maintenance of the building including, repair, cleaning, HVAC, and landscaping.

### Human Resource Management

NEPA performs payroll processing and benefit administration for approximately 27 employees plus interns. NEPA’s employee benefits include health insurance, short term disability, long term disability, life insurance, retirement plan, and vacation time. All employee benefits and benefit carriers are reviewed on a regular basis to ensure cost efficiency. Administrative Services also prepares and maintains the NEPA Employee Handbook and ensures compliance.

### Insurance/Directors & Officers Coverage/Risk Management

NEPA administers insurance policies for the building, business owners, automobile, business umbrella, workers compensation and directors and officers. NEPA will periodically review policies and carriers to ensure sufficient coverage and cost efficiency.

### NEPA Membership Campaign Accounting

NEPA continues to look for ways to improve our membership numbers, value and return on investment for our members. Administrative Services prepares invoices and handles payments to track NEPA membership.

# Board of Directors Report

## June 25, 2025



---

### **NEPA Vehicle Management**

Administrative Services coordinates vehicle use and maintenance for the two (2) vehicle NEPA fleet.

## **2. BUSINESS DEVELOPMENT SERVICES DIVISION**

### **APEX Accelerator Government Contracting Newsletter**

This electronic newsletter is prepared by the NEPA APEX Accelerator staff. It is sent to NEPA APEX's Accelerator Government Contracting clients to help keep them informed of contracting opportunities, workshops, registration and certification updates, as well as changes in federal, state, and local contracting rules and regulations.

### **Bringing the World to Pennsylvania Annual Event**

This event brings the Pennsylvania Overseas Trade Representatives to our region for meetings with local companies. This event will once again be held in person on September 18, 2025. NEPA Alliance stands ready to assist in the marketing and promotion of this event once additional details are available.

### **Business Finance Assistance/Revolving Loan Funds Programs**

NEPA administers 14 small business lending programs. These programs are funded through federal and state sources. NEPA generally loans millions annually from these programs, leveraging millions more in private funds, with specific requirements for job retention and/or creation. NEPA performs program marketing, loan review and analysis, loan closing with legal counsel, loan servicing, loan reporting and loan collection activities. All loans are approved through the NEPA Loan Review Committee or the Business Finance Corporation, as are loan write-offs and major revisions to closed loans including collateral amendments, revised repayment terms. In Fiscal Year 2026, NEPA will continue to evaluate opportunities to add additional revolving loan funds to our portfolio to support regional business projects. NEPA's loan portfolio is approaching \$100 million, up significantly over the last 5 years.

### **International Business Development (Regional Export Network)**

NEPA works with businesses throughout Northeastern Pennsylvania to help develop international sales opportunities. The Commonwealth Office of International Business Development (OIBD) currently has 13 overseas trade representatives. NEPA works with clients daily to assist them in selling their products overseas. Major work elements include counseling, technical assistance, developing market entry strategies, market intelligence, working with trade representatives to provide support on international trade shows and conducting educational programs.

### **NEPA Alliance Economic Growth Fund/Certified Development Financial Institution**

The NEPA Alliance Economic Growth Fund is a newly established initiative aimed at increasing access to capital for underserved and emerging businesses throughout the NEPA Alliance region. As a startup Community Development Financial Institution (CDFI), the Fund is focused on providing flexible, mission-driven financing solutions that support inclusive economic growth and community revitalization.

NEPA Alliance plans to pursue official CDFI certification through the U.S. Department of the Treasury in fiscal year 2026. In preparation, the Economic Growth Fund will prioritize building strong community lending practices, developing partnerships with local stakeholders, and deploying capital to entrepreneurs and small businesses that have traditionally faced barriers to financing.

# Board of Directors Report

## June 25, 2025



### **NEPA Alliance Business Finance Corporation/SBA 504 and Community Advantage Loan Program**

The NEPA Alliance Business Finance Corporation continues to operate in compliance with all Small Business Administration (SBA) statutes and maintains a high rating under the SBA rating system. NEPA Alliance BFC will continue to build out the Community Advantage Program in the 2024 Fiscal year. This will allow NEPA Alliance to do SBA 7(a) lending as well as the SBA 504 program. Under a Management Agreement, NEPA provides administrative, marketing, loan approval, loan closing and operational related services to the NEPA Alliance BFC. NEPA Alliance Business Finance Corporation provides small businesses access to below market fixed rate financing on asset acquisition projects that help create and retain jobs in the NEPA Alliance outreach area.

### **Performance Measurement System and Executive Pulse System Management**

NEPA surveys all active clients to report on the impact of its Business Development Programs in terms of jobs and sales. Clients also report on their satisfaction with NEPA services. The PTAC, Export and Loan Programs also have separate reporting requirements to their funding sources. PREP reporting will be maintained through Executive Pulse.

### **PREP Admin – Partnerships for Regional Economic Performance (PREP)**

NEPA serves Northeast Pennsylvania PREP as the Program Coordinator and the fiscal and contracting agent for the participating nine (9) economic development corporations in this region.

NEPA will also serve as the reporting agent for the full PREP Northeast Network which also includes the two (2) Small Business Development Centers and two (2) Industrial Resource Centers serving in this region.

There is a total of 13 PREP Partners in the NEPA Region.

## **3. COMMUNICATIONS & OPERATIONS DIVISION**

### **Annual Report Preparation**

The preparation of the NEPA Alliance Annual Report is completed for the Annual Networking Reception. We continue to simplify and improve the quality of the report for our members, clients, board members and funding agencies.

### **Board and Executive Committee Organization and Support**

The division monitors and records Board Member attendance. Provide meeting minutes and all organizational activities including Board Packet and agendas.

### **Bylaws Committee Organization and Support (as needed)**

Monitor and record recommendations. Provide meeting minutes and supporting documentation on organizational activities including agendas and other materials on an as needed basis.

### **Communications & Membership Committee Organization Support**

The Communications Committee meets routinely to discuss upcoming events and NEPA Marketing activities. The committee provides input on the NEPA Networking Reception and other activities.

### **IT and Website maintenance for NEPA Operations**

NEPA has a full-time IT Manager who monitors the network and server systems on a daily basis. He also reviews equipment needs and maintains a replacement/modernization program for all internal equipment.

# Board of Directors Report

## June 25, 2025



---

### **LDD Website Maintenance**

NEPA staff members will monitor the LDD website on a regular basis for accuracy.

### **Media Event Organization**

Plans, schedules and coordinates media events for NEPA's program and services.

### **NEPA Alliance Annual Networking Reception**

According to the Bylaws, the NEPA Annual Networking Reception is held every year and is organized and managed by the Communication & Operations Division.

### **NEPA Alliance Regional Leadership Award**

The Communications & Membership Committee meets to recommend and discuss potential nominees and upon consensus, choose the winner of the award. The award will be presented at NEPA's Annual Networking Reception event.

### **NEPA Membership Campaign Management**

Assists in coordinating the membership campaign, and membership incentives offered to businesses, government and nonprofits throughout the region. NEPA had 454 members in 2024, which is four above the goal of 450. The goal for 2025 is once again 450.

### **NEPA Newslines Email Newsletter Publication and Coordination of Social Media**

NEPA's electronic newsletter, the NEPA Newslines, is sent monthly. Special event emails are sent as needed and coordination of social media organization and postings.

### **Nominating Committee Organization and Management**

Monitor and report on Board attendance at Board of Director's Meetings. Prepare spreadsheets of Board Members terms that are about to expire. Contact Board and County Commissioners on reappointments and/or new appointments to the Board.

## **4. COMMUNITY & ECONOMIC DEVELOPMENT SERVICES DIVISION**

### **ARC/EDA Project Development and ARC/EDA**

NEPA is the Local Development District (LDD) as designated by the Appalachian Regional Commission and the PA DCED. NEPA is the Economic Development District (EDD) as designated by the Economic Development Administration. NEPA actively assists project sponsors in the development of ARC and EDA grant applications. We also solicit candidates for ARC's Appalachian Leadership Institute and STEM programs.

### **Comprehensive Economic Development Strategy (CEDS) & Data Dashboard**

NEPA develops a Comprehensive Economic Development Strategy (CEDS) for the United States Department of Commerce, Economic Development Administration (EDA). The CEDS analyzes the regional economy and serves as a guide for establishing regional goals and objectives, developing and implementing a regional plan of action, and identifying investment priorities and funding sources. NEPA is launching a data dashboard that will complement the CEDS and provide real time data to our citizens.

### **Engage – Business Retention & Expansion Program**

*Engage!* is a Pennsylvania statewide 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

# Board of Directors Report

## June 25, 2025



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.

### **ESU Economic Summit Scorecard & Event Support**

NEPA produces an annual economic scorecard (indicators) report for Monroe County and serves on the program planning committee.

### **NEPA Community Financing & Consulting Support**

NEPA serves as a consultant/fiscal sponsor for RACP, LSA, USDA REAP, New Markets Tax Credits and other grants.

### **NEPA Launch**

NEPA Launch's objective is to accelerate the build-out and growth of northeastern Pennsylvania's aerospace and space exploration (collectively referred to hereafter as "aerospace") supply chain by supporting businesses in adopting innovative technologies, improving their operations, developing new products and successfully navigating and overcoming any barriers to entry. We are partnering on an ARC ARISE grant with the Keystone Space Collaborative that will likely be funded in early 2025.

### **NEPA Research & Information Center**

NEPA provides demographic and statistical information for clients and partners. NEPA also maintains relevant regional demographics on the NEPA website. NEPA provides Economic Impact Modeling Services using IMPLAN to partners and clients. NEPA completes approximately 6-10 economic impact studies per year.

### **Nonprofit & Community Assistance Center (NCAC), NEPA Grantmaker Forum, & University of Scranton Nonprofit Leadership Certificate Program**

The NEPA Grantmakers initiative brings grantmaking organizations and agencies together to more efficiently and effectively address the grantmaking needs of communities within Northeastern Pennsylvania. The consortium allows for open discussion on grantmaking activities and best practices, local service deficiencies, peer collaborations, investment insight and legal challenges. The University of Scranton's Nonprofit Leadership Certificate Program (NLCP) aims to support and advance nonprofit organizations through a comprehensive and academically rigorous leadership program. NEPA staff administers and facilitates the both programs.

### **Nonprofit & Community Assistance Center (NCAC) Program Administration**

NEPA continues to provide staff support and administration to NCAC through our affiliation and agreements revised in 2006. NEPA staff maintain the NCAC Resource Center including Candid Foundation Directory and Guidestar Premium. NEPA provides counseling on grant seeking, nonprofit administration and best practices. NEPA's assist smaller nonprofits and multi-organizational groups with grant preparation. NEPA staff offer several workshops including Grant Writing Basics, Grant Seeking, Letter of Intent, Capital Campaigns, and Board Governance.

### **StartUp NEPA - Angel Investment Fund**

NEPA, in partnership with the Appalachia Investment Alliance, have developed an Angel Investment Fund to assist start-up and early stage businesses gain the mentorship and capital necessary to further develop their business model, ultimately creating jobs and economic growth.

### **Tobyhanna Defense Technology Partnership (TDTP) and PA Military Community Enhancement Commission**

# Board of Directors Report

## June 25, 2025



NEPA provides administrative support to the TDTP and TDTP Management Group. This service will include convening meetings and legislative updates, websites updates, accounting services, membership campaign, Economic Impact Analysis, monitoring of the BRAC process and administration of grants from the Commonwealth to support the TDTP and Tobyhanna.

### **5. TRANSPORTATION PLANNING SERVICES DIVISION**

#### **2027-2030 Transportation Improvement Program**

In collaboration with PennDOT and FHWA, NEPA transportation program staff will complete the development and adoption of the 2027-2030 update of the region's Transportation Improvement Program (TIP) with the Technical Planning Committee and MPO Policy Board. The full document is expected to be approved in June 2026 and submitted to PennDOT for inclusion in the Statewide Transportation Improvement Program (STIP) in July 2026 and will be effective October 1, 2026.

#### **Active Transportation Plan Implementation**

The NEPA MPO has completed the development of the first Active Transportation Plan for the four-county region. The Active Transportation Plan identifies strategies and projects to address the needs of bicycle and pedestrian transportation and will guide future decision-making with respect to these modes. During 2025-2026, transportation staff will work to implement the tasks identified in the Active Transportation Plan.

#### **Coordinated Transit-Human Services Transportation Plan Implementation**

The NEPA MPO has approved an update to the Coordinated Public Transit/Human Services Plan in June 2025. During the program year, transportation staff will work with transit providers and human services agencies to implement the recommendation in the plan to improve transportation services targeted to assist marginalized populations.

#### **Drone Mapping and Visualization Program**

NEPA transportation staff will continue the development of the drone mapping and visualization program using our FAA Part 107 licensed drone pilot. Drone images are used to enhance GIS mapping and provide visualization of NEPA MPO TIP projects and transportation needs.

#### **Eastern Pennsylvania Freight Alliance**

With the adoption of the Eastern Pennsylvania Freight Infrastructure Plan, the Eastern PA Freight Alliance (EPFA) was established. The EPFA (NEPA MPO, Lehigh Valley MPO, Lackawanna-Luzerne MPO, Reading MPO and Lebanon MPO) will meet regularly and work towards the implementation of the multi-MPO freight plan.

#### **Geographic Information System (GIS)**

NEPA will continue to develop its GIS services through the creation of computer-generated maps in support of the transportation program and related initiatives. This technology connects data to a map, integrating location data with all types of descriptive information and provides a foundation for mapping and analysis that is used in decision making.

#### **Highway Performance Monitoring System (HPMS) Data Collection**

Beginning in fiscal year 2019, the NEPA Alliance was given responsibility for the annual collection of data for the Highway Performance Monitoring System (HPMS). The collection involves fieldwork at over 90 locations identified by PennDOT Central Office. The data collected is due to PennDOT by December 2025.

#### **Interchanges Transportation Program Newsletter**

# Board of Directors Report

## June 25, 2025



---

A Transportation Program Newsletter (*Interchanges*) will continue to be issued quarterly to keep our constituency up-to-date on the growing services and developments in the NEPA Transportation Planning Services Division and Federal and State transportation issues.

### **Local Technical Assistance Program (LTAP)**

NEPA will continue to coordinate the Local Technical Assistance Program (LTAP) classes throughout the seven-county NEPA Alliance region which provides transportation, safety and infrastructure training to local municipal road and street department personnel, elected officials and municipal administrators. This activity includes an annual LTAP training program of at least 12 LTAP classes customized to the surveyed needs of the NEPA Alliance region including a comprehensive program outreach campaign and the preparation of annual reports fully documenting program year participation, outcomes and recommendations to PennDOT program managers.

### **Long Range Transportation Plan Update**

The NEPA Alliance will initiate the update of the NEPA MPO Long Range Transportation Plan. FHWA requires that development of the plan begin 30 months prior to the required adoption date. Transportation staff will develop a Request for Qualifications to a consultant to assist with the LRTP development in fall 2025. A scope of services for the LRTP update will be developed in Spring 2026.

### **NEPA Metropolitan Planning Organization (MPO) Administration**

NEPA will continue to administer and manage the Northeastern Pennsylvania Metropolitan Planning Organization to meet federal and state transportation planning requirements through our contract with PennDOT. This includes convening and preparing meeting materials for the Technical Committee and Policy Board and the development of a Long Range Transportation Plan and Transportation Improvement Plan setting forth bridge, highway and transit system project priorities in compliance with federal and state statutes. The MPO region includes Carbon, Monroe, Pike and Schuylkill counties.

### **PennDOT Connects**

PennDOT will continue its effort to improve the project planning processes and increase local involvement in projects. In coordination with the PennDOT Districts 4 and 5, NEPA will continue to engage local officials and organizations during the project development process to ensure coordination, communication and continuity with local interests and related plans. Activities will include project initiation forms and scoping field views, incorporation of the PennDOT Connects processes during TIP development and PennDOT Connects outreach and training to municipalities at the direction of PennDOT Central Office.

### **Roadway Safety Reviews**

NEPA transportation program staff will conduct road safety reviews in collaboration/consultation with PennDOT Districts 4 and 5 and FHWA that will involve safety field views of high crash locations and pedestrian, bicycle and vehicular conflicts. These reviews assist in the development of potential solutions/projects and identify potential funding sources to address the identified safety concerns.

### **Route 611 Corridor Study**

NEPA will work with PennDOT District 5 staff, the Monroe County Planning Department and local municipal officials to complete a study of the Route 611 corridor in Monroe County east and west of the current I-80 reconstruction project limits. The intent is to identify cumulative development impacts on the Rt. 611 highway corridor and adjoining local roads network which will then serve as the basis for prioritization of future traffic network improvement projects. The study will kick off in July and completion is expected by June 2026.

# Board of Directors Report

## June 25, 2025



---

### **SR 2001 Reconstruction Project Alternatives Study**

NEPA will continue working with Pike County Commissioners and Planning staff, PennDOT District 4 staff and local municipal officials to complete the study to consider project alternatives for the SR 2001 Reconstruction Project in Delaware Township, Pike County. Reconstruction of SR 2001 has been Pike County's number one project for over 30 years. The study will include project phasing and smaller, lower-cost improvements. The study is expected to be completed by December 2025.

### **Trail Crossing Inventory**

The NEPA MPO Active Transportation Plan identified the need to inventory locations where trails cross state and local roadways to ensure safety at those locations. A pilot project to identify trail crossings in Pike County has been completed. Transportation staff will initiate the inventory using GIS software to identify these locations in the other three MPO counties.

**NOMINATING COMMITTEE REPORT**  
**June 25, 2025**

---

**NEPA Alliance Nominating Committee**  
**Recommendations for Membership on the**  
**Board of Directors for 2025-2026**

The following recommendations have been received from the respective counties and/or recommended by the Nominating Committee for **reappointment** to the Board of Directors for a 2-year term beginning July 1, 2025.

**Carbon County**

Joe Sebelin, (Retired) Pocono Workforce Investment Board  
Garry Wentz, (Retired) Pocono Workforce Investment Board

**Lackawanna County**

Tom Donohue, Vice President/General Manager, Lamar Advertising  
Dr. Katie Pittelli, President & CEO, Johnson College

**Luzerne County**

Steve Barrouk, Associate Broker, Lewith & Freeman Real Estate  
Mary Malone, President, Greater Hazleton Chamber of Comm  
Kerry Miscavage, Publisher, Times Leader Media Group

**Monroe County**

Mary Frances Postupack, Vice President, Economic Development & Entrepreneurial Innovation Center

**Pike County**

Cynthia DeFebo, Director, Pike County Workforce Development

**Schuylkill County**

Micah Gursky, Director of Development, St. Luke's Hosp. Miners Campus  
Bud Quandel, President, Quandel Enterprises Inc.

**Wayne County**

Jim Hockenbury, Director of Ancillary Services, Wayne Memorial Health System  
Mike Rollison, Vice President, Wayne Bank

The following recommendations have been received from the counties and/or recommended by the Nominating Committee for **new appointments** in their respective counties for a 2-year term beginning July 1, 2025.

**Monroe County** – Michelle Bisbing, Director of Marketing, Pocono Mts Economic Development Corporation

**Pike County** – Anna Van Acker, Assistant Vice President & Commercial Loan Officer, Wayne Bank  
J.D. Donson, Regional Director, Oracle | NetSuite

## NOMINATING COMMITTEE REPORT June 25, 2025

---

The following have been recommended by the Nominating Committee to the Board Chairperson for action to **reappoint** them to **At Large Board Seats**.

Carl Beardsley, Executive Director, Wilkes-Barre/Scranton International Airport  
Chris Doherty, Quandel Enterprises Inc.  
Anthony Gabello, President, PS Bank  
Vince Galko, Senior Vice President, Mercury Public Affairs  
Larry Malski, Executive Director, PA NE Regional Railroad Authority  
Ben May, President, Pocono Raceway  
Kit Pappas, Vice President, Asset Performance East, Camelback Resorts  
Alana Roberts, Regional Affairs Director, PPL Electric Utilities

The following have been recommended by the Nominating Committee to the Board Chairperson for **appointment** to an **At Large Board Seat**.

Anthony Gabello, President & CEO, PS Bank

The following have been recommended by the Nominating Committee to be **reappointed** to **Ex-Officio Seats**.

Jeffrey Box, NEPA Alliance  
Thomas Grimes, Penn's Northeast (John Augustine alt.)  
Megan Kennedy, Executive Director, First Federal Charitable Found (Representing NCAC)

The following have been recommended by the Nominating Committee to be reappointed to **Emeritus Seats**.

Dave Donlin  
Ernie Preate

The following have been recommended by the Nominating Committee to serve as Officers for the coming year beginning July 1, 2025.

Steve Barrouk, Board Chairperson  
Bud Quandel, 1<sup>st</sup> Vice Board Chairperson  
Mary Frances Postupack, 2<sup>nd</sup> Vice Board Chairperson  
Alex Stark, Treasurer  
Commissioner Wayne Nothstein, Secretary  
Cynthia DeFebo, Assistant Treasurer  
Commissioner Jocelyn Crammer, Assistant Secretary  
Vacant, Past Board Chairperson

**The NEPA Board Chair will call for a motion to approve the Nominating Committee recommendations as listed above.**

**CHAIRPERSON'S APPOINTMENTS**  
**FY 2025-2026**  
**WEDNESDAY, JUNE 25, 2025**

---



**Executive Committee (8)**

Steve Barrouk (Board Chair) - Luzerne  
Bud Quandt (1<sup>st</sup> Vice Chair) - Schuylkill  
Mary Frances Postupack (2<sup>nd</sup> Vice Chair) - Monroe  
Alex Stark (Treasurer) - Lackawanna  
Comm. Wayne Nothstein (Secretary) - Carbon  
Cynthia DeFebo (Asst. Treasurer) - Pike  
Comm. Jocelyn Cramer (Ass. Sec.) - Wayne  
Vacant (Past Board Chair) - Wayne

**Budget & Finance Committee (13)**

Michelle Mikitish, (Chair)  
Michelle Bisbing  
Bob Carl  
Courtney Fasnacht  
Anthony Gabello  
Mary Malone  
Jack McNulty  
Dr. Katie Pittelli  
Mike Rollison  
Dee Raneri  
Mike Tobash  
Garry Wentz  
Steve Barrouk, Board Chair

**Tobyhanna Defense Technology Partnership (18)**

Pat Esposito (BRTF Co-Chair)  
Jeffrey Box, (BRTF Co-Chair)  
Chris Barrett  
Steve Barrouk, NEPA Board Chair  
Carl Beardsley  
Michelle Bisbing  
Jon Cadman  
Phil Condron  
Robert Durkin  
Edward George  
Vince Galko  
Mary Kolessar  
Jack McNulty  
Dr. Jill Murray  
Drew Mackie  
Jared Soto  
Justin Taylor  
Gerald Zaboski  
Dr. Anette Nance (DCED PA Military CPC)  
Sue Suleski (DCED PA Military CPC)  
Cody Forgach (Non voting)  
Nathan Gerace (Non voting)  
Brian Langan (Non voting)  
Anthony Ferreira (Non voting)  
Rob Lantka (Non voting)  
Kristyn Smith (Non voting)  
Danielle Weinschenk (Non voting)

**By-Laws Committee (11)**

Jack McNulty, (Chair)  
Michelle Bisbing  
Micah Gursky  
James Hockenbury  
Dr. Katie Pittelli  
Joe Lettiere  
Larry Malski  
Jennifer Passenti  
Mary Frances Postupack  
Justin Taylor  
Steve Barrouk, Board Chair

**Communications & Membership Committee (13)**

Alex Stark, (Chair)  
Chris Barrett  
Phil Condron  
Cynthia DeFebo  
Chris Doherty  
Tom Donohue  
Lindsay Griffin-Boylan  
Micah Gursky  
James Hockenbury  
Ben May  
Michelle Mikitish  
Kerry Miscavage  
Steve Barrouk, Board Chair

**CHAIRPERSON'S APPOINTMENTS**  
**FY 2025-2026**  
**WEDNESDAY, JUNE 25, 2025**

---



**NEPA MPO Policy Board (Appointments are made by the NEPA Board of Directors for a 2-year term ending 6/30/26)**

Chris Barrett, Pocono Mountains Visitors Bureau (Vice-Chair)\*  
John Christy, Monroe County Commissioner (Alternate)\*  
Micah Gursky, St. Luke's Miners Memorial Hospital\* (Chair)  
Matt Osterberg, Pike County Commissioner\*  
Bud Quandel, The Quandel Group, Inc. (Alternate)\*  
Nick Raio, PennDOT Central Office (Alternate)  
Joseph Sebelin, (Retired), Pocono Counties WIA\* (Alternate)  
Jared Soto, Carbon County Chamber\*  
Mark Tobin, PennDOT Central Office

**NEPA MPO Technical Planning Committee (Appointments are made by County Commissioners except for PennDOT, Transit and NEPA Board Appointees for a 2-year term ending June 30, 2022)**

Rocky Ahner, Carbon County Commissioner  
Greg Christine, Monroe County (Alternate)  
John Christy, Monroe County Commissioner  
Roger Christman, Ross Township  
John Consugar, Schuylkill Transportation System (Transit Alternate)  
Brendan Cotter, LANTA (Alternate)  
Steve Fisher, PennDOT District 4-0  
Bob Gress, Monroe County (Alternate)  
Micah Gursky, St. Luke's Hospital  
Doyle Heffley, State Representative  
AJ Jordan, LANTA  
Eric Koopman, Monroe County Planning Commission (Alternate)  
Lisa Mahall, Schuylkill County (Alternate)  
John Malinchok, Schuylkill County Planning Commission  
Gary Martinaitis, Schuylkill Transportation System  
Christine Meinhart-Fritz, Monroe County Planning Commission (Vice-Chair)  
Michael Mrozinski, Pike County Community Planning (Chair)  
Matthew Osterberg, Pike County Commissioner  
Iris Navarro, Monroe County Transit Authority (Alternate)  
Larry Peterson, PennDOT District 5-0  
Gene Porochniak, FHWA (Non-Voting Member)  
Harold Pudliner, Weatherly Borough (Alternate)  
Nick Raio, PennDOT Central Office  
Valerie Saveri, Carbon County (Alternate)  
Rich Schlameuss, Monroe County Transit Authority  
Susan Smith, Schuylkill County Planning  
Brian Snyder, Pike County Community Planning (Alternate)  
Nate Staruch, Monroe County Planning Commission (Alternate)  
Tom Yashinsky, ARRO Group (Alternate)

**NEPA Representatives to the NCAC Board (4)**

Megan Kennedy  
Jack McNulty  
Alana Roberts  
Vince Galko

**CHAIRPERSON'S APPOINTMENTS**  
**FY 2025-2026**  
**WEDNESDAY, JUNE 25, 2025**

---



**Nominating Committee (12)**

Steve Barrouk, (Chair)  
Chris Barrett  
Cynthia DeFabo  
Courtney Fasnacht  
Micah Gursky  
Mary Malone  
Larry Malski  
Jennifer Passenti  
Craig Rickard  
Jared Soto  
Justin Taylor  
Garry Wentz

**Revolving Loan Fund Committee (11)**

Ryan Barhight, (Chair) Fidelity Bank  
Matthew Colgan, NBT Bank (Vice Chair)  
Stacia Arnaud, First Keystone Community Bank  
Paul Browne, Carbondale Technology Transfer Center  
Maria Bruno, Accountant  
J. Patrick Dietz, Peoples Security Bank & Trust  
Chase Holl, The Dime Bank  
James Gorman, BB&T Bank  
Bill Kerstetter, Retired  
John Strellish, FNCB Bank  
David Wintermute, PS Banking

**Regional Project Review Committee (14)**

Jack McNulty, (Chair)  
Steve Barrouk, Board Chair  
Carl Beardsley  
Phil Condron  
J.D. Donson  
Vince Galko  
Micah Gursky  
Dr. Katie Pittelli  
Ben May  
Mary Frances Postupack  
Alana Roberts  
Mike Rollison  
Jared Soto  
Justin Taylor

**BOARD of DIRECTORS REPORT**  
**June 25, 2025**



---

**NEPA ALLIANCE**  
**FISCAL YEAR 2024-2025**  
**MEETING SCHEDULE**

Listed below is the Fiscal Year 2025-2026 Board of Directors meeting schedule. Please mark the noted dates on your calendars. These meetings are held bi-monthly on the ***first Wednesday*** with the exception of holidays and the end of Fiscal Year Meeting in June, and the Networking Reception date.

<b><u>DATE</u></b>	<b><u>TIME</u></b>	<b><u>LOCATION</u></b>
September 25, 2025	4:00PM	Networking Reception (Hilton Scranton Conference Ctr.)
November 5, 2025	1:00PM	NEPA Alliance Office/Video
January 7, 2026	1:00PM	NEPA Alliance Office/Video
March 4, 2026	1:00PM	NEPA Alliance Office/Video
May 6, 2026	1:00PM	NEPA Alliance Office/Video
June 24, 2026	1:00PM	NEPA Alliance Office/Video

# Board of Directors Report June 2025



## APEX Accelerator

<b>Counseling Activity (4/16/2025 to 6/12/2025)</b>
<b>New Active Clients for the Period: 5</b>
<b>Active Clients for the Period: 81</b>
<b>Initial Introductory Counseling Sessions for the Period: 5</b>
<b>Follow-up Counseling Sessions for the Period: 282</b>
<b>Events: 4</b>

The APEX Accelerator worked with new client registrations in the PA Supplier Portal to do business with the Commonwealth and System for Award Management to be able to sell to the Federal Government. Follow-up sessions support client registration updates, and new/renewal certification applications such as but not limited to: HUBZone, 8(a), SDVOSB/VOSB, and WOSB. Support is also provided in areas not limited to solicitation reviews, bid matching, and marketing.

<b>Contract Awards Activity (4/16/2025 to 6/12/2025)</b>			
<b>Award Type</b>	<b>Number of Awards</b>	<b>Number of Clients</b>	<b>Total Value</b>
<b>Federal Prime</b>	<b>182</b>	<b>17</b>	<b>\$35,539,316.73</b>
<b>State/Local Prime</b>	<b>4</b>	<b>2</b>	<b>\$5,157,472.00</b>
<b>Federal/State Subcontracts</b>	<b>10</b>	<b>8</b>	<b>\$843,134.80</b>

During this period, Active APEX Accelerator clients received contract awards primarily from Federal Agencies acting as a prime contractor. Contract award reporting follows Department of Defense Office of Small Business Program terms. The APEX Accelerator worked with clients during this period on three types of SBA certifications for their business.

<b>Set Aside Award Activity (4/16/2025 to 6/12/2025)</b>		
<b>Certification Type</b>	<b>Awards</b>	<b>Total Value</b>
<b>SD/VOSB</b>	<b>1</b>	<b>\$ 132,684.50</b>
<b>WOSB</b>	<b>0</b>	<b>\$ 0</b>
<b>HUBZone</b>	<b>7</b>	<b>\$ 269,673.44</b>

# Board of Directors Report June 2025



## International Business Development Program

As of June 9, 2025, the International Business Development Program staff processed twenty-five (25) Global Access Program applications this fiscal year for a total request of \$196,735. GAP is an export promotion grant administered by BusinessPA International under a State Trade Expansion Program (STEP) award from the U.S. Small Business Administration.

NEPA will host Pennsylvania’s Authorized Trade Representatives for the Bringing the World to Northeastern Pennsylvania event on Thursday, September 18, 2025. This is the International Business Development Program’s premier annual event where local companies meet one-on-one with the Trade Representatives.

<b>PA Office of International Business Development Performance Measurements FY 2024 -2025</b>		
<b>Performance Measurement</b>	<b>Goal</b>	<b>YTD Totals</b>
Active Clients	56	59
Export Actions	117	164
Exporting Companies	14	2
Export Sales	\$25,121,441	\$2,028,228.24
Projects	112	102
ATR Attributed Sales	\$10,299,790.81	\$1,485,493.02
New Clients	8	11
Total (weighted and capped measure) <i>Calculated 6/9/25</i>		68.73%

## Business Finance Center

The Business Finance Center has been able to close 8 loans totaling \$1,318,000.00. Through these loan closings, the small businesses are expected to create 14 jobs and retain 15 jobs in the next 3 years. Loans closed since that last meeting include the following business sectors:

- Full-Service Restaurants
- Chiropractic Offices
- Consultants
- Rehab Facilities

NEPA Alliance BFC continues to look to assist small businesses that are affected by the rate increases and limited credit offerings through conventional banks due to industry pullback.

## Board of Directors Report June 2025



<b>SBA 504</b>		
	<b>Number</b>	<b>Balance</b>
<b>Approved Loans</b>	14	\$ 21,209,000.00
<b>Closed Since Last Meeting</b>	2	\$ 775,000.00
<b>Outstanding Loans</b>	84	\$ 64,120,398.00
<b>Total</b>	100	\$ 86,104,398.00
<b>SBA Community Advantage</b>		
	<b>Number</b>	<b>Balance</b>
<b>Approved Loans</b>	0	\$ 0.00
<b>Closed Since Last Meeting</b>	3	\$ 343,000.00
<b>Outstanding Loans</b>	44	\$ 6,516,476.00
<b>Total</b>	47	\$ 6,859,476.00
<b>PIDA</b>		
	<b>Number</b>	<b>Balance</b>
<b>Approved Loans</b>	1	\$ 772,650.00
<b>Closed Since Last Meeting</b>	0	\$ 0.00
<b>Outstanding Loans</b>	22	\$ 8,798,251.00
<b>Total</b>	23	\$ 9,570,901.00
<b>Internal Funds</b>		
	<b>Number</b>	<b>Balance</b>
<b>Approved Loans</b>	5	\$ 550,000.00
<b>Closed Since Last Meeting</b>	3	\$ 200,000.00
<b>Outstanding Loans</b>	150	\$ 8,417,746.00
<b>Total</b>	158	\$ 9,167,746.00
<b>NEPA BFC Active Portfolio</b>	308	\$ 89,170,871.00

To date, nine (9) LDD Customer Satisfaction Survey forms completed by NEPA clients who received assistance through NEPA’s Business Financing, APEX Accelerator and International Business Programs for assistance they received for the 4<sup>th</sup> quarter of 2024-2025. Nine (9) clients indicated they were very satisfied/satisfied with the assistance they received through NEPA.

The following represents the number of responses from clients who indicated they were very satisfied / satisfied with the specific assistance they received:

	<b>*Timeliness of Assistance</b>	<b>*Quality of Assistance</b>	<b>*Value of Assistance</b>
Loans	1	1	1
APEX Accelerator	6	6	6
International	4	4	4

**Board of Directors Report  
 June 25, 2025**

**Community and Economic Development Services Division**

**COMMUNITY FINANCE & FUNDING**

**EDA**

Development District (LDD) for the Economic Development Administration (EDA), NEPA provides technical assistance to those organizations seeking EDA grant assistance.

Organization	Project	CO	EDA Grant Amount	Funding Leveraged	Status
SEDA-COG & NEPA	Data dashboard – CEDS Improvement project	RE	\$480,000	\$100,000	Awarded October 2023
Wayne/Pike CTC	CTC	WA/PI	TBD	TBD	Considering application
LCCC	Hazleton Expansion Project	LU	TBD	TBD	Considering application
ESU	School of Hospitality	MO	\$2M	\$2M	Considering application

**Appalachian Regional Commission**

As the designated Local Development District (LDD) for the Appalachian Regional Commission (ARC) and the Pennsylvania Department of Community & Economic Development (DCED), NEPA provides technical assistance to those organizations seeking ARC Area Development and Local Access Road grant assistance.

**24-25 Current Projects:**

Organization	Project	CO	ARC	ARC Request Amount	Status
Delaware & Lehigh National Heritage Corridor, Inc.	D&L Luzerne Trail Study	CA	AD	\$75,000	Funded
Misericordia University	Advancing the Education and Workforce Development of High-Demand Nursing	LU	AD	\$75,000	Full App under ARC Review
Scranton Area Community Foundation	Lackawanna County Micro Transit Feasibility Study for Workers and Their Employers	LA	AD	\$55,000	Full App under ARC Review
United Neighborhood Centers of NEPA	UNC Skilled Childcare Workers Capacity Expansion	LA	AD	\$515,524	Full App under ARC Review
Nesquehoning Borough	Nesquehoning Borough Business Park - Industrial Road (extends between Stock St (SR0054) to Park Ave)	CA	LAR	\$893,972	Funded
Hazleton Area School District	New Access Road for School District	LU	LAR	\$1,145,986	Pre-App under DCED Review
Wayne County	Community Health, Wellness, & Innovation Campus – Rt. 191 & Spinner Rd Improvements	WA	LAR	\$699,866	Full App Revisions in Progress
Johnson College	Planning for Vehicle Maintenance Technology Jobs of the Future	LA	AD	\$50,000	Full App under ARC Review

**Board of Directors Report**  
**June 25, 2025**

Organization	Project	CO	ARC	ARC Request Amount	Status
Volunteers in Medicine	Increase Access to Free Healthcare	LU	AD	\$200,000	Full App Under DCED Review
St. Joseph's Center	Sain Joseph's Center Workforce Development Training Center	LA	AD	\$100,000	Full App in Progress
Lehigh Valley Health Network	Healthcare Futures	CA / LU	AD	\$285,453	Pre-App Under DCED Review
<b>Total:</b>				<b>\$4,095,801</b>	

**NEPA Special Projects**

Wayne/Pike CTC: NEPA is aiding the Delaware Valley, Wallenpaupack Area, Wayne Highlands, and Western Wayne School Districts in the creation and development of a Wayne/Pike Career & Technical Center. NEPA has developed a comprehensive list of funding sources and developed an action plan and schedule to begin raising capital for the project. In May, NEPA staff participated in a meeting with the superintendent, elected officials, and community leaders.

Municipal Grant Seminars: NEPA has participated in 2 municipal grant seminars hosted by local legislators. On May 1, 2025, NEPA staff presented at a grant seminar hosted by Rep. Brenda Pugh. This seminar, held at the Kingston Township Municipal Building, was attended by municipal staff and nonprofit leaders from the 120<sup>th</sup> Legislative District in Luzerne County. On June 12, 2025, NEPA staff presented at a similar grant seminar for municipalities in the 117<sup>th</sup> legislative district, hosted by Rep. Jamie Walsh.

**ENGAGE**

On behalf of the Northeast Pennsylvania Partnerships for Regional Economic Performance (PREP) partners, NEPA annually applies for the *Engage!* initiative. *Engage!* is a Pennsylvania statewide business retention and expansion (BRE) program designed to interact with targeted companies regularly and proactively. The overall goal of *Engage!* is to retain existing businesses and to help them grow and expand by building solid relationships with business owners or key decision makers and economic development partners. NEPA submitted the application for the Northeast Region to DCED in early September. The region was awarded \$195,000. The *Engage!* visits were split between NEPA and our 13 partners and visits will take place in all seven counties. To date, over 200 businesses have been interviewed as a result of the *Engage!* program.

**StartUp NEPA**

NEPA has raised \$750,000 in support of our Angel Fund initiative. The official launch meeting was held in January 2022, and member meetings have been held monthly. To date, over 30 businesses have made pitches, and 6 investment commitments have been made. NEPA staff continue to recruit new investors and vet potential pitches from businesses and entrepreneurs.

Business	Industry/Sector	Investment Amount	Location
----------	-----------------	-------------------	----------

## Board of Directors Report June 25, 2025

Conservation Labs	Utility/Tech	\$50,000	Pittsburgh, PA
Buoy	Health	\$50,000	San Diego, CA
LifeAire	Indoor Air Quality	\$185,000	Allentown, PA
Gilson Snow Boards	Recreation	\$50,000	Snyder/Union Counties PA
UpContent	Tech	\$50,000	Pittsburgh, PA
Voxel Innovations	Electrochemical Manufacturing	\$50,000	Raleigh, NC

### **Capital Financing Services – Pennsylvania Redevelopment Assistance Capital Program (RACP)**

NEPA offers RACP fiscal sponsorship and grant writing assistance for large capital projects.

Client	Location	RACP Request	Status
<b>2024 (Application January 2024)</b>			
WVIA*	Jenkins Twp	\$750,000	Awarded \$750k
Interstate Building & Supply*	Pittston, PA	\$1,500,000	Awarded \$1.5M
Little Leaf Farms, LLC*	McAdoo, PA	\$1,500,000	Awarded \$1.5M
Downtown Shenandoah, Inc.*	Shenandoah, PA	\$500,000	Awarded \$500k

\*NEPA is serving as the applicant.

### **NORTHEASTERN PENNSYLVANIA NONPROFIT & COMMUNITY ASSISTANCE CENTER**

**NCAC Membership:** NCAC currently has 106 active members. NCAC is now providing custom subject area searches (beginning at \$250) to interested nonprofit organizations in the area. These in-depth searches provide local, state, and federal funding opportunities on the specific topic.

NCAC has recently earned Candid’s Gold Seal of Transparency and is working toward the Platinum Seal. On April 23rd, NCAC hosted a free webinar in partnership with StratSimple to teach both members and nonmembers about the basics of AI for nonprofits. 13 participants attended.

On May 1, 2025, NCAC presented a session to the Luzerne Foundation’s inaugural Nonprofit Accelerator cohort. NCAC discussed on the Candid platform, grant seeking, and prospecting to 8 nonprofit professionals from 4 local nonprofit organizations participating in the program.

#### **NCAC Technical Support Highlights:**

- SEEDS – FDO Access
- Shine Women’s Center – Strategic Consultation and Guided Funding Search
- St. Ann’s Passionist Monastery – FDO Access
- Wyoming Valley Meals on Wheels – Guided Funding Search
- Dress for Success Luzerne County – Guided Funding Search
- Coffee Inclusive – Strategic Consultation
- Integrated Mind and Body Services – NCAC Consultation

**Fraternal Order of Police Lodge LSA Grant:** NCAC provided in-kind consulting services to the FOP Lodge #46 in Pittston Township to support the construction of a new First Responder Training Facility. This training facility will be utilized by State Police, local law enforcement, and include special community uses for educational purposes. In May, the project, through Pittston Township as the

## Board of Directors Report June 25, 2025

applicant, was awarded \$294,797 for construction. NEPA Alliance and NCAC are proud to help make this project a reality.

### TOBYHANNA DEFENSE TECHNOLOGY PARTNERSHIP / TOBYHANNA ARMY DEPOT

NEPA manages the Tobyhanna Defense Technology Partnership (TDTP), which was organized in 1992 to provide regional community support for the preservation and protection of Tobyhanna Army Depot from the base closure process known as Base Realignment and Closure (BRAC). NEPA received several grants from the Pennsylvania Military Community Enhancement Commission to support the Depot. The funding will be used for various initiatives including legislative outreach, economic impact studies, fundraising, etc. To date, the TDTP membership campaign has received a commitment of over \$180,000 in pledges by various community partners in support of this project.

#### Recent Activities:

- NEPA staff attended the Association of Defense Communities National Summit in Washington, DC. Follow-up conversations with ADC and other DC based advocacy groups have been scheduled as a result of the conference.
- 2025 Tobyhanna Army Depot Legislative Briefing – A legislative breakfast was held which included a report on new activities at Tobyhanna Army Depot, an update from TDTP, and a briefing from the Pennsylvania Military Community Enhancement Commission.
- TDTP was awarded \$35,000 in funding from the PA Military Community Enhancement Commission to create a Tobyhanna Army Depot Ambassador program. This program will be modeled after other successful ambassador programs such as the NEPIRC Dream Team and the Scranton Chamber Influencers. Ambassadors will receive a small stipend to attend civic club meetings, job fairs, and career days and discuss Tobyhanna Army Depot.
- TDTP supported the Microelectronics ribbon cutting on June 5 and the Change of Command ceremony on June 25.

### RESEARCH & INFORMATION CENTER

**Comprehensive Economic Development Strategy:** NEPA Alliance has created the 2025 – 2030 Northeastern Pennsylvania Comprehensive Economic Development Strategy (CEDS) for our region. To create the CEDS, NEPA held a series of three meetings and received input from over 100 community leaders. The 2025 – 2030 CEDS must be adopted by the NEPA Alliance Board of Directors before being sent to the Economic Development Administration.

NEPA has partnered with our sister agency, SEDA-COG, to develop an online CEDS Data Dashboard. This dashboard will be interactive and provide live data from various sources.

**Economic Impact Modeling Services:** NEPA provided several economic impact modeling reports summarized in the table below. Note: In the Studies Column, O is for Operations, C is for Construction and V is for Visitation.

Impact Studies						
#	Client	Project Title	Purpose	CO	Month - Year	Studies
1	For Pete’s Sake	Cancer Respite Center	New Construction	PI / WA	Sep. 2024	C/O

**Board of Directors Report**  
**June 25, 2025**



<b>Impact Studies</b>						
<b>#</b>	<b>Client</b>	<b>Project Title</b>	<b>Purpose</b>	<b>CO</b>	<b>Month - Year</b>	<b>Studies</b>
2	Tobyhanna Army Depot	Tobyhanna Army Depot	Annual Impact Report	RE	Dec. 2024	C/O/V
3	East Stroudsburg University	University Impact	24-25 Impact	MO	Aug 2025	C/O/V

# Social Media

Last 30 Days

## FACEBOOK



**1,716 Followers**  
**10 New Followers**  
**5,902 Reach/Views**

## INSTAGRAM

**1,841 Followers**  
**760 Views**



## LINKEDIN



**2,219 Followers**  
**22 New Followers**  
**3,692 Impressions**

## X (TWITTER)

**1,902 Followers**



# Board of Directors Report

## June 25, 2025



---

### Transportation Planning Services Division

#### Active Transportation Plan

- Development of the NEPA MPO's first Active Transportation Plan is complete. The Active Transportation Plan addresses the needs of bicycle and pedestrian transportation and will guide future decision-making with respect to these modes. The plan also recommends policies in four main areas: safety, accommodation, connectivity and implementation. Each area has a number of action strategies and a timeline for completion. The Active Transportation Plan also includes a list of potential projects with proposed timelines for implementation and potential funding sources to be considered. A NEPA MPO Active Transportation Task Force is proposed to guide plan implementation and a new Active Transportation page on the NEPA website is under development.
- The Active Transportation Plan was approved by the NEPA MPO Technical Committee and Policy Board at the meeting on June 17<sup>th</sup>. A copy of the plan can be found [here](#).

#### Coordinated Transit-Human Services Transportation Plan Update

- The update of the NEPA MPO Coordinated Transit- Human Services Transportation Plan is also complete. It was last updated in November 2016. The plan aims to improve transportation services for persons with disabilities, older adults, and individuals with lower incomes by ensuring that communities coordinate resources available for public transportation. The Coordinated Transit Plan includes a demographic profile of the NEPA MPO region and a summary of the existing transit services. It also includes a variety of strategies to address transportation gaps in the region.
- The Coordinated Transit Plan was approved by the NEPA MPO Technical Committee and Policy Board at the meeting on June 17<sup>th</sup>. A copy of the plan can be found [here](#).

#### Route 611 Corridor Study

- A corridor study of Route 611 in Monroe County will kick off in July. NEPA secured \$200,000 in Supplemental Planning Funds for the development of the Route 611 Corridor Study. A 20% match of \$50,000 is being provided by the Pocono Mountains Visitors Bureau. The Route 611 corridor has witnessed a concerning trend of car and bicycle crashes, resulting in fatalities and serious injuries. In addition, congestion on Route 611 has become a major issue, especially during peak tourism season. This congestion will only grow as the Interstate 80 Reconstruction Projects begin construction in 2026.
- The development of the Route 611 Corridor Study will take one year, with completion expected by June 2026. The study development will be guided by a steering committee including county planning staff, township staff, PennDOT and others.

#### 2027-2030 Transportation Improvement Program (TIP)

- Development of the 2027-2030 Transportation Improvement Program (TIP) has kicked off. The Financial Guidance and General and Procedural Guidance for the TIP have been provided by PennDOT. The State Transportation Commission launched a public survey which closed at the end of April and held an online public forum. Meetings with the PennDOT districts to discuss projects for inclusion in the 2027-2030 TIP will be held this fall.

# Board of Directors Report

## June 25, 2025



---

### **SR 2001 Reconstruction Project Alternatives Study**

- A study to identify alternates for the reconstruction of SR 2001 Section 405 in Pike County is underway. Reconstruction of SR 2001 has been Pike County’s number one project for over 30 years. In that time, the estimated cost of the project has continued to grow. Work on the study is ongoing. A meeting with the National Park Services was held in April. Michael Baker International, the study consultant, has conducted an alternatives analysis for SR 2001. Five sections of the corridor identified for improvements and cost estimates for each section have been developed. Meetings with PennDOT District 4 and District 5 will be held to review the projects. A draft of the study is expected in the coming weeks. The study will be completed by December 2025.

### **Eastern PA Freight Alliance**

- The Eastern Pennsylvania Freight Alliance is a 10-county region, including 5 MPOs (NEPA MPO, Lackawanna-Luzerne MPO, Lehigh Valley Transportation Study, Reading Area Transportation Study and Lebanon MPO). The Eastern Pennsylvania Freight Infrastructure Plan is a blueprint for future investments and policies aimed at mitigating the impacts of freight traffic within the region, while also managing the expected continued expansion of freight uses within Eastern Pennsylvania.
- All five MPOs have approved the plan. The NEPA MPO Technical Committee and Policy Board approved an MOU to formally establish the Eastern Pennsylvania Freight Alliance (EPFA) at the June 17<sup>th</sup> meeting. The other 4 MPOs will approve it in June and July. The EPFA will meet regularly to work to implement the plan recommendations. A [website](#) for the Eastern Pennsylvania Freight Alliance has been developed.

### **Electric Vehicle Infrastructure Planning**

- PennDOT’s National Electric Vehicle Infrastructure (NEVI) Program has awarded funding for EV charging stations on the interstates. PennDOT has now asked MPOs and RPOs to identify priorities for electric vehicle charging locations within communities. NEPA staff developed a [survey](#) specifically for the NEPA MPO region through ESRI’s Survey 123 platform. NEPA GIS staff developed a dashboard to summarize the results of the survey. It can be viewed [here](#).
- Staff developed a prioritized list of potential EV charging locations based on the survey feedback. The list was approved by the Technical Committee at the June 17<sup>th</sup> meeting. It will be shared with PennDOT Central Office for consideration for future NEVI funding opportunities.

### **Geographic Information Systems (GIS)**

- Staff has created a HUB site for the transportation program- <https://nepa-gis-nepa-alliance.hub.arcgis.com/pages/transportation>.
- A Story Map outlining the development of the 2025-2028 TIP has been created. <https://arcg.is/1WDfa90>. It includes drone imagery of several key TIP projects in the NEPA MPO region.
- Staff has created a Story Map for the development of the Active Transportation Plan- <https://arcg.is/1j5TTH0>. It will be shared on the Active Transportation page on the NEPA website in the future.

## Board of Directors Report June 25, 2025



- 
- Staff has updated the Local Technical Assistance Program (LTAP) mapping with a dashboard of the 2023-2024 classes- <https://arcg.is/1rmWmr0>. Mapping of the 2024-2025 classes is also available- <https://arcg.is/14v0Xe>.

### **Local Technical Assistance Program (LTAP)**

- NEPA has partnered with PennDOT to deliver the LTAP training series in the Lackawanna-Luzerne Metropolitan Planning Organization (MPO) region, the NEPA MPO region and Wayne County. 15 classes were held in the 2024-2025 year, including 3 Chainsaw Safety Workshops. Scheduling is underway for the remainder of 2025. Staff also continues to schedule and attend LTAP technical assistance sessions for municipalities to receive guidance on specific issues.

### **Regional and Statewide Meetings**

Staff attended the following regional meetings and conferences:

- PennDOT Roadway Symposium- May 5-6
- PennDOT Planning Partners Call- May 21
- Pike County Road Task Force Meeting- May 15
- NEPA Trails Forum Annual Symposium- May 15
- Lackawanna County SS4A Plan Meeting- May 22
- 9-11 Memorial Trail Anthracite Connector Study Meetings- June 4 and June 12

# NEPA's Staff Directory

## Executive Leadership

### Jeffrey Box

President & CEO

570-891-4647 • jbox@nepa-alliance.org

## Business Development Services

### Stephen Ursich

Vice President

570-891-4649 • sursich@nepa-alliance.org

### David Nat

Business Finance Manager

570-891-4651 • dnat@nepa-alliance.org

### Donovan Klem

Business Finance Manager

570-891-4668 • dklem@nepa-alliance.org

### Kenneth Doolittle

Business Finance Manager

570-891-4654 • kdoolittle@nepa-alliance.org

### James Urso

Business Finance Specialist

570-299-2627 • jurso@nepa-alliance.org

### Kristie Miller

Business Finance Specialist

570-891-4037 • cmiller@nepa-alliance.org

### Carrie Sykes

Business Finance Specialist

570-299-7867 • csykes@nepa-alliance.org

### Paula Terpak

Commercial Loan Portfolio Specialist

570-891-4648 • pterpak@nepa-alliance.org

### Kara Smith

Government Procurement Program Manager

570-891-4672 • ksmith@nepa-alliance.org

### Quinn Speckhardt

Government Procurement Specialist

570-891-4671 • qspeckhardt@nepa-alliance.org

### Isabella Ceccoli

Government Procurement Specialist

570-891-4657 • icecolla@nepa-alliance.org

### Molly Sweeney

Government Procurement Specialist

570-891-4655 • msweeney@nepa-alliance.org

### Deborah Langan

Senior International Business Manager

570-891-4645 • dlangan@nepa-alliance.org

## Communications & Operations

### Donna Hritz

Vice President

570-891-4666 • dhritz@nepa-alliance.org

### Michael Skowronski

Information Technology Manager

570-891-4650 • mskowronski@nepa-alliance.org

## Administrative Services

### Wendi Holena

Vice President/CFO

570-891-4663 • wholena@nepa-alliance.org

### Judy Doblax

Senior Accounting Manager

570-891-4661 • jdoblix@nepa-alliance.org

### Jeffrey Loftus

Accountant

570-891-4659 • jloftus@nepa-alliance.org

### Madison Kuzdro

Accountant

570-891-4662 • mkuzdro@nepa-alliance.org

## Community & Economic Development Services

### Kurt Bauman

Vice President

570-891-4665 • kbauman@nepa-alliance.org

### Tyler Day

Community & Economic Dev. Services Manager

570-891-4656 • tday@nepa-alliance.org

### Colleen Burns Ecklund

Community & Economic Dev. Services Manager

570-299-2628 • cburns@nepa-alliance.org

## Transportation Planning Services

### Kate McMahon

Vice President

570-891-4670 • kmcmahon@nepa-alliance.org

### Daniel Yelito

Transportation Services Manager

570-891-4652 • dyelito@nepa-alliance.org

### Annette Ginocchetti

Transportation GIS Manager

570-891-4664 • aginocchetti@nepa-alliance.org

### Jonathan Shaw

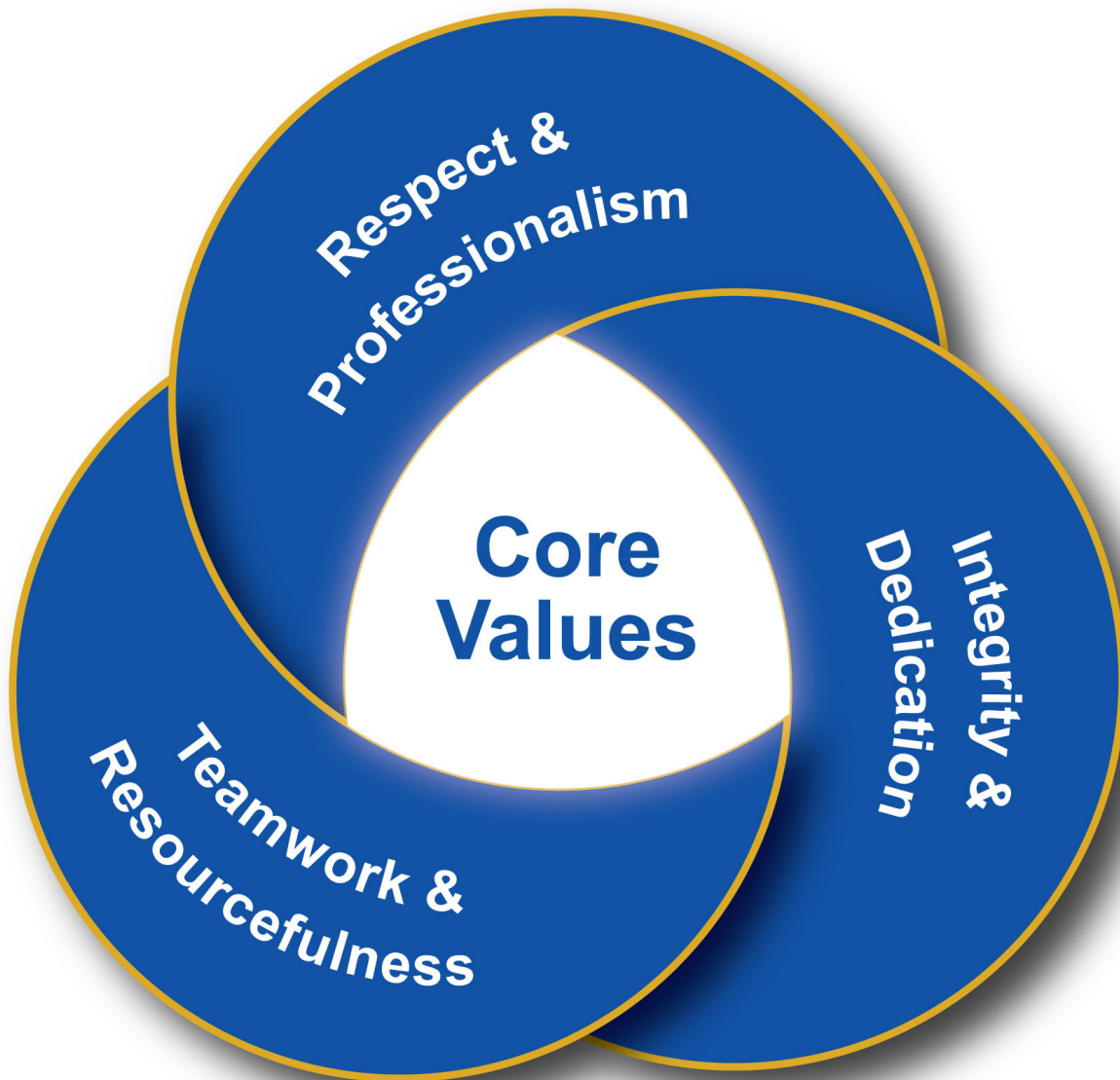
Transportation Planning Manager

570-891-4093 • jshaw@nepa-alliance.org

---

## NEPA's Mission

The Northeastern Pennsylvania Alliance (NEPA) is a regional, multi-county, community and economic development agency providing leadership, planning, and services to businesses, communities, entrepreneurs and institutions lacking adequate access to capital and financial resources that enhance and revitalize distressed communities within the region.



1151 Oak Street • Pittston, Pennsylvania • 18640-3726

Phone: 570-655-5581 • 866-758-1929 • Fax: 570-654-5137 • Email: [info@nepa-alliance.org](mailto:info@nepa-alliance.org)

[www.nepa-alliance.org](http://www.nepa-alliance.org)