

COUNTY OF CAMBRIA, PENNSYLVANIA

CITIZENS FINANCIAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2009



1916



2008

PREPARED BY THE OFFICE OF THE CONTROLLER
ED CERNIC, JR., CONTROLLER

www.co.cambria.pa.us

A Message from the Controller



To the Residents of Cambria County:

Once again I am pleased to provide you with our second annual Citizens Financial Report Summary of Cambria County, Pennsylvania referencing the year 2009.

The information contained in this Citizens Financial Report was obtained from Cambria County's 2009 audited Financial Statements. We recommend that for a detailed financial report comprised of all notes, schedules, and reports that make up this summary you refer to the Financial Statements. The Financial Statements are available at the Controllers Office, 200 South Center Street Ebensburg, PA 15931, by calling the office at (814) 472-1620 or on the County's website at www.co.cambria.pa.us, under the Controller's page.

This Citizens Financial Report is an overview of the County's Finances and Operations in an easy to read format. This report does not conform to Generally Accepted Accounting Principals. The Citizens Financial Report is unaudited, and is without material disclosures or notes that may be referenced in the detailed Financial Statements. For any or all of the details referencing this report please contact us at the Controllers Office. I am responsible for the accuracy of the information contained in these reports as the County Controller.

I hope that you will find this report informative and interesting on how the finances (income and expenditures) of Cambria County are handled and the overall financial picture of Cambria County. Also, I would like to highlight a significant change in the County's financial picture when the County Commissioners decided to sell the County Nursing Home, Laurel Crest Manor, at the end of 2009. In this year's report we devote an overall review of the financial outcome after the divestiture of the Nursing Home. I would again like to commend the staff of the Controllers Office in their efforts in assembling and composing this report, especially Kristine Segear, Amber Hamilton, and Emily Krug.

Sincerely,

Ed Cernic, Jr.
Controller of Cambria County

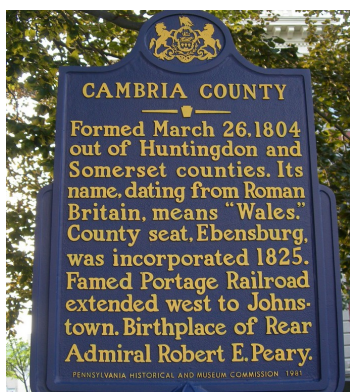
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WELCOME TO CAMBRIA COUNTY!

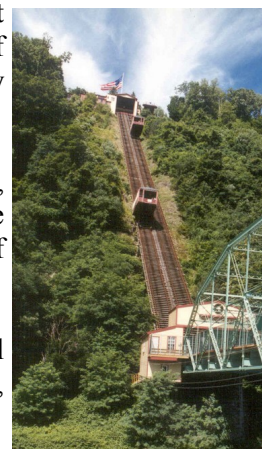


Nestled in the heart of the Allegheny Mountains, Cambria County offers a wide range of activities for residents and visitors year round. From Thunder in the Valley to PotatoFest there is always something to do.



Cambria County was created on March 26, 1804 from parts of Bedford, Huntingdon and Somerset counties. It was the 41st county formed in Pennsylvania. The name Cambria was derived from the ancient Celtic word for Wales, also known as the “land of Compatriots.”

Cambria County is home to the world’s steepest vehicular inclined plane, built in the aftermath of the 1889 flood so that people could live safely off of the floodplain.



The County has 63 political subdivisions, consisting of one City (Johnstown), 32 boroughs and 30 townships with the Borough of Ebensburg being the County Seat. The County has a population of approximately 144,000 and covers 692 square miles.

Cambria County is home to six colleges and universities and 14 public school districts and many private and parochial schools, as well as many historic sites, state parks and local museums.

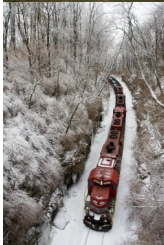
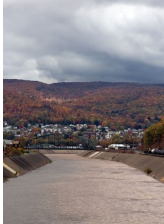
The County currently employs 994 people and has 851 retirees.



Photos throughout the book courteous of the following: Jimmy Emerson, James Hall, Harry Hunt, the Pennsylvania Tourism Office/visitPA.com, Robert Pence.

County Commissioners from left: Milan Gjurich, Salvatore “Sam” Valenty, and PJ Stevens, President Commissioner





Financial Position Summary

The summary of the County's financial position, below, shows the County's resources versus the amount owed at year-end for the governmental and business-type activities.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Assets				
Current Assets				
Cash and investments	\$12,553,925	\$15,217,205	\$10,147,807	\$18,224,524
Other current assets	12,966,276	15,955,462	18,812,165	20,126,274
Capital assets and other	73,312,780	82,389,924	82,417,954	82,012,965
Total Assets	<u>98,832,981</u>	<u>113,562,591</u>	<u>111,377,926</u>	<u>120,363,763</u>
Liabilities				
Current Liabilities	20,100,174	29,693,252	28,975,014	44,405,082
Non-current liabilities	60,437,043	68,318,452	71,253,151	65,287,830
Total Liabilities	<u>80,537,217</u>	<u>98,011,704</u>	<u>100,228,165</u>	<u>109,692,912</u>
Net Assets				
Investments in capital assets	13,433,424	14,280,428	10,961,689	11,513,547
Unrestricted	4,838,389	1,244,018	137,167	(849,751)
Restricted	23,951	26,441	50,905	7,055
Total Net Assets	<u>\$18,295,764</u>	<u>\$15,550,887</u>	<u>\$11,149,761</u>	<u>\$10,670,851</u>

Cash & Investments: Of the \$18.2 million of cash and investments at December 31, 2009, approximately \$1.7 million is limited to a specific purpose. The following are restricted cash and investments that are not available for discretionary spending:

- \$1 million - Tax Claim Department amounts received from tax sales which ultimately will be distributed to other tax authorities.
- \$445 thousand - 911 Wireless grant revenue received to aid in implementation of wireless technology.
- \$222 thousand - Patient accounts comprising funds held by Laurel Crest Manor in escrow for residents.

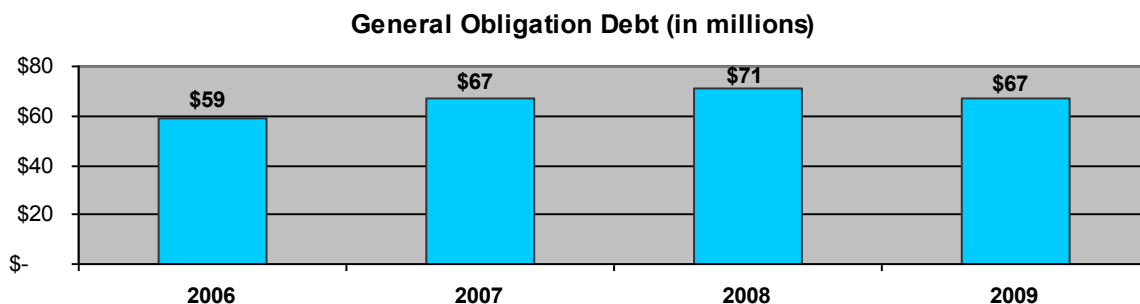
Significant changes in 2009....

- ♦ County real estate tax revenue increased \$4.3 million due to a rate increase of 3.65 mills.
- ♦ Net Assets increased \$2 million for the governmental activities, however, the net assets for the business-type activities decreased \$2.5 million. The decrease is the result of a \$1.82 million operating loss at Laurel Crest Manor and a \$608 thousand operating loss for Cambria Connected for 2009.
- ♦ The County's receivables increased from 2008 to 2009 due to the Commonwealth of Pennsylvania's budget impasse and delayed budget approval until October 2009 for their 2009/2010 fiscal year.
- ♦ Laurel Crest was sold effective December 31, 2009. Please refer to the Laurel Crest Rehabilitation section of this report (page 9) for additional information.

General Obligation Debt

At December 31, 2009, the County had \$67,242,986 of general obligation debt outstanding.

- Standard's & Poor's September 6, 2005 report upgraded the County's bond rating to "BB" with a stable outlook. For 2006 and 2007, Standard & Poor's affirmed its "BB" with a stable outlook underlying rating for the County during their annual review. The County intends to request a review of the rating in 2010.
- In June of 2007, the County entered into a sublease with the Cambria County Financing Authority to finance equipment necessary for the network infrastructure to upgrade the public safety/9-1-1 communication system and to establish broadband internet system. M&T Bank provided the \$10 million equipment lease at 4.356% for a term of 15 years.
- On November 18, 2008, the County received court approval to issue a general obligation note in the amount of \$6 million for unfunded debt incurred in the operation of Laurel Crest Rehabilitation and Special Care Center. This debt was repaid in January 2010 with proceeds from the sale of Laurel Crest.
- In January 2009, the County entered into a lease purchase agreement with Laurel Capital Corporation for additional energy savings improvements to the steam line providing steam to Laurel Crest and the Cambria County Services Building. The \$170,000 lease is amortized seven years at the rate of 4.33%.
- To facilitate the conversion of the County's telephone system to Voice over Internet Protocol (VoIP), the County entered into a lease purchase agreement with HP Financial Services for equipment in the amount of \$994,565. The February 2009 lease is for 36 months at the rate of 5.91%.
- On April 1, 2009, the County entered into a lease purchase agreement with Bank Capital Services for security upgrades at the prison. The \$2,020,000 lease is amortized over seven years with an interest rate of 4.33%.



Did you know.....

Governmental Funds: There are 31 individual funds reported as governmental activities. Of these funds, the following have been identified as major funds: General Fund, Capital Projects, Mental Health/Mental Retardation, Health Choices, and Children & Youth Services.

Proprietary Funds: There are 4 funds that are financed and operated in a manner similar to private business enterprises in which costs are recovered primarily through user charges and are reported as business-type activities: Laurel Crest Rehabilitation and Special Care Center, Laurel Crest DME, Central Park Complex, and Cambria Connected. (Please refer to Laurel Crest Rehabilitation section of this report-page 9)

Fiduciary Funds: Are used to account for resources held for the benefit of the parties outside of the government and to insure the funds are used for the intended purposes. Two examples of this fund type include the Retirement Trust and Worker's Compensation.



Revenue Summary, Trends, and Highlights

Summary: County revenues totaled \$127.4 million in 2009, a decrease of 3.75% from prior year.

Highlights:

Operating Grants & Contributions - Grant funding for County agencies had been reduced in 2009 as a result of the budget cuts made to the State funded programs. The largest decrease in agency grant funding occurred in the MH/MR fund. Starting in mid 2009, MH/MR vendors began being paid directly by the State. In prior years, the State reimbursed MH/MR for their vendors payments. As a result, MH/MR intergovernmental revenues decreased \$6.7 million as illustrated below:

Intergovernmental Revenues:	<u>2008</u>	<u>2009</u>	<u>Decrease</u>
MH/MR	\$24,324,160	\$17,602,460	(\$6,721,700)

Real Estate Taxes - Increased \$4.3 million in 2009 due to a tax rate increase of 3.65 mills.

Charges for Service - Decreased \$1.7 million for governmental activities. Charges for service include fees, fines, licenses, permits, 9-1-1 line charges, and housing revenues at the prison and the detention/shelter facility.

Revenue Trends (in millions)



Component Units of Cambria County

Planning Commission: Updates the County Comprehensive Plan and assists local municipalities in preparing their comprehensive plans, zoning, subdivision and land development ordinances.

Redevelopment Authority: Administers the Community Development Block Grant Program for the County and assisting municipalities in housing and community development programs

Cambria Library Association: A non-profit organization that operates the library located in Johnstown, and provides administration services and guidance to fourteen member libraries.

Johnstown-Cambria County Airport Authority: Maintains and operates the John Murtha-Johnstown Cambria County Airport.

Transit Authority: CamTran provides fixed-route, Reserve-a-Ride, and other specialized transportation services for the citizens of Cambria County.

Solid Waste Management Authority: Planning and regulating the storage, collection, transportation, processing and disposal of solid waste in Cambria County.

Conservation and Recreation Authority: Their purpose is the acquisition, construction, maintenance and operation of recreation and water quality remediation facilities.

Pennsylvania Highlands Community College: Provides post-secondary education to residents of Cambria County and surrounding areas, emphasizing technical training and job skills, in its Johnstown and Ebensburg locations.

Behavioral Health of Cambria County: Operates, manages and administers the Behavioral Health Managed Care Program for Medical Assistance (MA) recipients called HealthChoices.

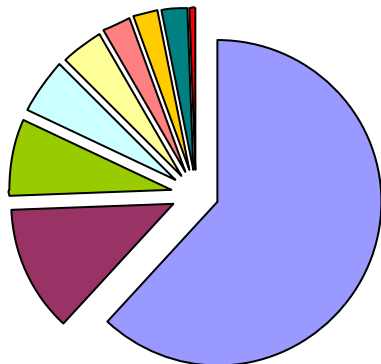
Expense Summary, Trends, and Highlights

Expense Summary: The following chart illustrates the trends in County expenses for funds in which the expense exceeded \$1 million in 2009. Expenses for all other funds are grouped under the "Other County Funds".

Expenses for the County's governmental activities, based upon the modified accrual basis on accounting, were \$128.7 million for 2009. The graph below reflects the uses of those expenses. As indicated by the graph, the human services programs comprised the largest portion of the governmental activities

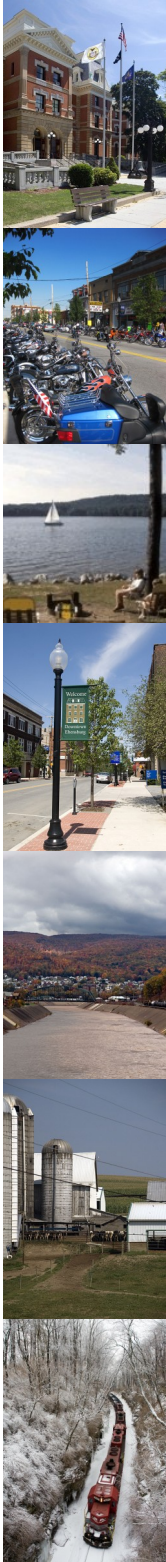
Major Funds:	2006	2007	2008	2009
General Fund	\$ 33,598,888	\$ 34,499,991	\$ 41,543,584	\$ 40,390,042
Capital Projects	1,051,809	593,086	195,005	1,772,299
MH/MR	25,213,290	26,590,548	27,936,744	20,765,123
Health Choices	-	13,756,649	28,287,659	30,497,779
❖ Children & Youth	8,750,342	8,682,648	8,929,742	8,501,224
Other Governmental Activities:				
Area Agency on Aging	5,152,237	5,828,873	5,794,684	5,931,684
Debt Service	3,744,556	3,609,409	4,247,199	5,181,396
Juvenile Probation	2,683,873	2,670,297	2,925,002	2,767,727
❖ 9-1-1	4,395,285	2,525,776	2,531,638	2,556,232
Domestic Relations	2,097,913	2,190,100	2,154,313	2,318,589
Detention Shelter	1,368,245	1,448,040	1,439,951	1,506,048
Redevelopment Authority	-	1,458,532	999,136	1,471,598
Drug & Alcohol	2,047,337	1,555,343	1,588,060	1,413,419
Other County Funds	4,969,353	3,854,534	3,854,359	3,692,577
TOTAL EXPENSES	\$ 95,073,128	\$ 109,263,826	\$ 132,427,076	\$ 128,765,737
Business-type Activities:				
Laurel Crest Manor	\$ 28,854,474	\$ 31,964,845	\$ 28,403,424	\$ 23,742,240
Laurel Crest DME	154,839	36,090	60,275	8,822
Central Park Complex	886,899	838,579	863,252	856,075
Cambria Connected	-	-	282,534	609,264
TOTAL EXPENSES	\$ 29,896,212	\$ 32,839,514	\$ 29,609,485	\$ 25,216,401

❖ Beginning in 2009, Children & Youth Services has been identified as a Major Fund based upon minimum criteria set forth in GASB 34. Also beginning in 2009, 9-1-1 Emergency Communications is no longer identified as a Major Fund.



Governmental Activity Expenses

- Human Service 61.9%
- Administrative 7.8%
- Debt Service 4.2%
- Conservation 2.5%
- Culture/Recreation 0.9%
- Public Safety 12.5%
- Judicial 5.4%
- Highways/Streets 2.8%
- Capital Outlay 2.1%

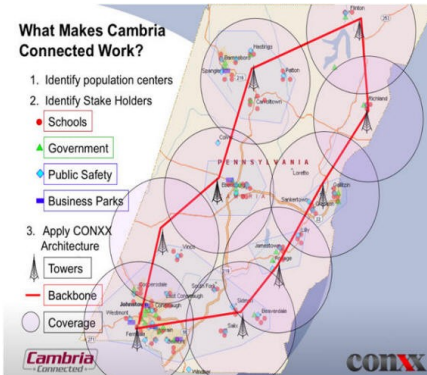


Cambria Connected

In June 2007, the Cambria County Commissioners entered into a sublease with the Cambria County Financing Authority to finance the purchase of equipment necessary to upgrade the public safety/9-1-1 communication system and to establish a Broadband Internet System. M&T Bank provided the \$10 million equipment lease at 4.356% for a term of 15 years. The total cost of the network was \$9,976,400 of which \$4,610,880 was allocated to Cambria Connected. The Cambria Connected Network went into operation in June 2008 and the County began collecting revenues in August 2008 from its Internet Service Providers (ISP). The County has three ISPs, In the Stix Broadband, SkyPacket and Digital Razor.

What Makes Cambria Connected Work?

1. Identify population centers
2. Identify Stake Holders
 - Schools
 - Government
 - Public Safety
 - Business Parks
3. Apply CONXX Architecture
 - Towers
 - Backbone
 - Coverage

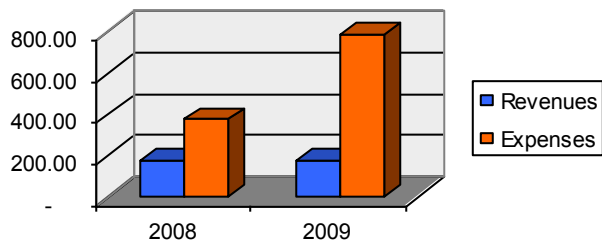


The Cambria Connected Network consists of 17 core towers (2 additional anticipated for 2010). In October 2009, the County launched its WiFi Network, which consists of 27 hotspots throughout the County. Also during 2009, 30 additional public safety radios were installed.

In April 2009, the County received a grant for \$225,000 from the Appalachian Regional Commission to be used to increase Cambria County's broadband coverage.

The following is an analysis of Cambria Connected revenues and expenses. Cambria Connected reported a \$608,354 loss for 2009.

**Cambria Connected
Revenue vs Expenses (in thousands)**



Cambria County Prison

The Cambria County Prison has approximately 500 available beds for prisoners. The Prison not only houses County inmates but also State and Federal inmates. On average the Prison houses 70-75 State inmates, 30-35 U.S. Marshall inmates and 30-35 U.S. Immigration inmates as well as on occasion other counties inmates. The County receives approximately \$55 a day for State inmates and \$51.53 a day for Federal inmates. During 2009 the County received \$1.9 million for Out of County Inmates. Total revenue for 2009 was \$2.3 million, total expenses were \$7.9 million. Resulting in a net loss of \$5.7 million.

Continued on page 9

Cambria County Prison Profit/(Loss) (in thousands)

	2006	2007	2008	2009
Revenues				
Out of County Inmates	\$697.9	\$1,577.0	\$2,326.9	\$1,885.2
In County Inmates	42.4	35.4	33.0	38.8
Other Revenue	106.5	55.1	314.2	340.6
	\$846.9	\$1,667.5	\$2,674.1	\$2,264.5
Expenses				
Salaries & Benefits	\$4,406.4	\$4,935.6	\$5,006.2	\$5,139.6
Retiree Benefits	42.1	49.9	62.8	86.8
Operating Expenses	694.1	765.4	834.8	775.3
Inmate Expenses	1,381.4	1,508.1	2,002.8	1,916.8
	\$6,524.0	\$7,259.0	\$7,906.7	\$7,918.6
Profit/(Loss)	(\$5,677.1)	(\$5,591.5)	(\$5,232.6)	(\$5,654.0)

Laurel Crest Rehabilitation & Special Care Center



The Home began as a “poor house” in 1857 caring for the penniless. Over the years, the home’s purpose changed to care for those who medically couldn’t care for themselves. In 1911, two wings were added to the main building, and then in 1928, a main hospital was constructed. In 1954, it became known as the County Home and at its height had 705 beds. The Home became known as Laurel Crest Manor in 1977. It was downsized twice in the late 1990s & early 2000s, first to 552 licensed beds and then to 370 beds. In late 2002, the home was almost sold for \$6.3 million to Conemaugh Health Systems before the County Commissioners backed away from the sale. The home went through a major renovation from 2005-2007 using a grant of \$8,565,414 from the County Commissioners Association of PA (CCAP) and showed a few profitable years after 2002 before starting to suffer large losses. The Board of Commissioners decided in June 2009 to sell the home.

On January 1, 2010, the County finalized the sale of Laurel Crest with Grane Healthcare. The County received net proceeds (after closing costs) of \$13,365,750 and Grane Healthcare received title to all Laurel Crest’s fixed assets and assumed full responsibility for operations. After collection of current assets and payment of current liabilities, the remaining long-term liabilities became general obligations of the County. The County is also obligated to repay CCAP \$6,473,944 for a portion of the renovations grant received in 2005-2007. The net loss from the transaction was:

Fixed Assets net book value—12/31/09	\$ (15,627,545)
Proceeds received—net of closing costs	13,365,750
Additional CCAP Liability	<u>(6,473,944)</u>
Net economic (loss) from sale of Laurel Crest	(8,735,739)

In addition, through 6/30/2010, the County has incurred \$886,201 in Unemployment costs from former Laurel Crest employees.

<u>Laurel Crest History of Profit/Loss:</u>	2005	2006	2007	2008	2009
Operating Revenues	\$29,976,953	\$30,239,322	\$27,133,192	\$24,359,221	\$22,480,902
Operating Expenditures	\$27,570,622	\$28,854,474	\$31,964,845	\$28,403,424	\$23,742,240
Net Operating Income (Loss)	\$2,406,331	\$1,384,848	(\$4,831,653)	(\$4,044,203)	(\$1,261,338)
Non-Operating Revenues (Expenses) *	(\$96,339)	\$5,648,730	\$1,319,997	(\$471,281)	(\$559,236)
TOTAL PROFIT (LOSS)	\$2,309,992	\$7,033,578	(\$3,511,656)	(\$4,515,484)	(\$1,820,574)
* Laurel Crest received from the CCAP Grant - \$491,970 in 2005, \$6,140,800 in 2006, \$1,818,434 in 2007, and \$114,210 in 2008. A portion of this grant is required to be repaid to CCAP due to the sale of the Home.					

Cambria County Prison (cont. from page 8)

The County charges \$1 per day room and board for each sentenced inmate upon release. Currently, released inmates owe the County approximately \$1.1 million in room and board.



In April 2009, the County entered into a lease purchase agreement with Bank Capital Services for \$2.02 million for 7 years at an interest rate of 4.33%, the funds will be used to upgrade the Prison security system to today’s technological standards. The project is anticipated to be completed in 2010.

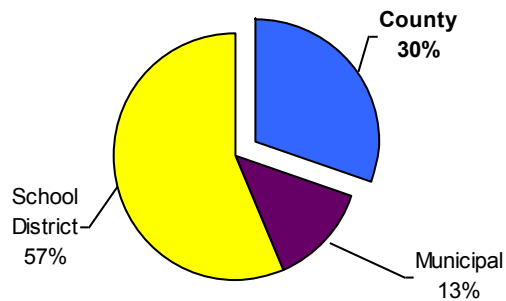


Your Real Estate Taxes— The County's Portion

The pie chart illustrates that on average, 30% of your local real estate taxes are paid to the county.

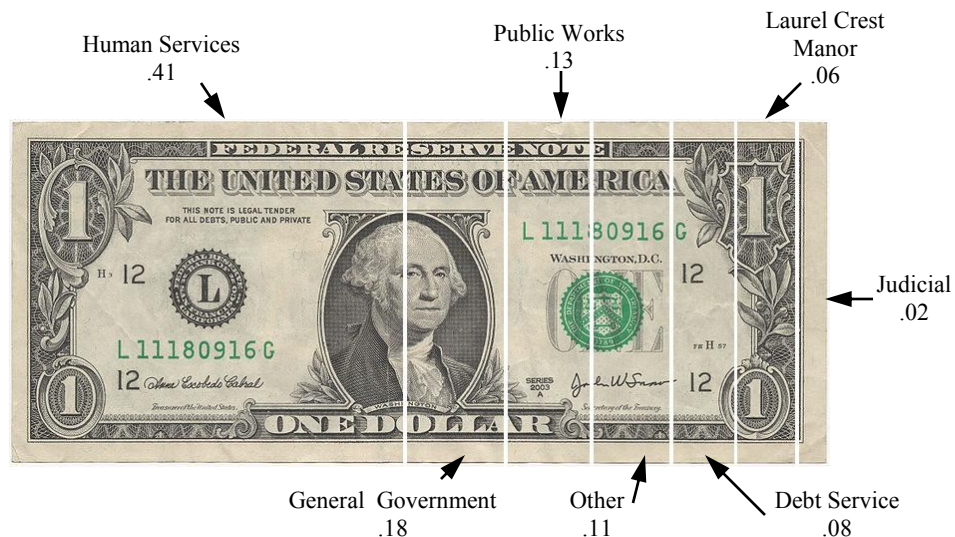
Cambria County residents paid an average of \$889 in local real estate on \$10,000 of assessed value for 2009. Of that average, \$269 (30%) is paid to the County.

The county's millage rate is 26.9, with each mill generating approximately \$1.195 million in taxes. In 2009, the County Commissioners passed a resolution increasing the county millage rate by 3.65 mills.



Below is an illustration of how the County's portion of your real estate taxes are spent.

The majority (75% or \$95 million) of the County's spending is funded by state federal grants, charges for services, investments and other income. The remaining (\$32 million) must be paid primarily with your County real estate taxes.



Millage Rates

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
General Purposes	15.50	16.50	17.50	19.85
Debt Purposes	5.00	4.00	4.00	5.30
Community College	0.75	0.75	0.75	0.75
County Library	0.50	0.50	0.50	0.50
Parks & Playgrounds	0.50	0.50	0.50	0.50
Total millage rates	22.25	22.25	23.25	26.90

Cambria County Services

Below are the services provided to County citizens

General Government - Administrative

Includes services provided by the Commissioners, Controller, Recorder of Deeds, Treasurer, Election Office and other internal County Offices.

General Government – Judicial

Includes services provided by the Courts, District Attorney, Public Defender, Clerk of Courts, Prothonotary, Sheriff, Magisterial District Judges, Coroner, Register of Wills and others.

Office of Aging

Provides services and programs for County residents age 60 and over which enhances their quality of life by promoting their well-being, dignity, independence, and safety.

Mental Health / Mental Retardation

Provides access to a comprehensive array of quality behavioral health services that are effective, efficient, courteous, and responsive to the individual's needs and values of Cambria County residents with mental disabilities.

Children & Youth

Provides resources to effectively and efficiently identify, investigate and prevent abuse and neglect of the children of Cambria County.

Drug & Alcohol

Provides prevention, intervention and treatment programs to individuals whose lives are consumed by either drugs or alcohol.

Veteran Services

Assists veterans and their families in the process necessary to obtain veteran benefits.

Cambria Connected

A multi-service communications network which provides high-speed rural broadband to homes and businesses throughout Cambria County.

Emergency Services

Operates and maintains the County's 9-1-1 emergency response communications system.

Roads and bridges maintenance

Uses state aid revenues to build and improve road and bridges.



Laurel Crest Rehabilitation & Special Care Center

Provides licensed nursing, rehabilitation and physician care to residents. On December 31, 2009 Laurel Crest was sold to Grane Healthcare.

Conservation

Advocates and assists the public through programs, projects and leadership in stewardship of natural resources to sustain and enhance the quality of life in Cambria County

Farmland Preservation

Using funds provided by the PA Department of Agriculture this program assists farmers in buying easement or development rights in order for farms to remain as farms forever.

County Prison

Provides the Care, Custody and Control of those who have been charged or convicted of a criminal offense as determined by the legal committing authority.

GIS

The County's Geographic Information System (GIS) combines traditional geographic features such as buildings, roads, and parcels with additional database elements to provide analysis and visual, mapped results. GIS improves tedious, time consuming tasks like research, planning, emergency response and preparation, and administration while providing quicker results and consolidated data access within the context of maps and internet applications.

Visit <http://gis.co.cambria.pa.us/PublicGIS1/> to map your address.

CAMBRIA COUNTY ELECTED OFFICIALS

<u>Official</u>	<u>Phone</u>	<u>Email</u>
Commissioners		
PJ Stevens, President	(814) 472-1606	hgeorge@co.cambria.pa.us
Milan Gjurich		
Salvatore "Sam" Valenty		
Controller		
Ed Cernic, Jr.	(814) 472-1620	ecernic@co.cambria.pa.us
Clerk of Courts		
Susan Kuhar	(814) 472-1540	skuhar@co.cambria.pa.us
Coroner		
Dennis Kwiatkowski	(814) 535-6222	coroner@co.camrbrai.pa.us
District Attorney		
Kelly Callihan	(814) 472-1680	
Prothonotary		
Patty Berkebile	(814) 472-1638	pberkebile@co.cambria.pa.us
Recorder of Deeds		
Andrea Fedore Sims	(814) 472-1473	
Register of Wills		
Patty Sharbaugh	(814) 472-1440	psharbaugh@co.cambria.pa.us
Sheriff		
Bob Kolar	(814) 472-1690	
Treasurer		
Barbara Kline	(814) 472-1643	bkline@co.cambria.pa.us
Jury Commissioners		
Vickie Long	(814) 472-1501	tpapcunik@co.cambria.pa.us
Tom Chernisky		

Do you suspect fraud or abuse?

If you think you have knowledge of....

- Suspected theft or misuse of County property or cash
- False reporting of hours worked
- Submission of illegitimate vendor invoices
- Falsification of expense reimbursements
- Mismanagement of tax dollars
- Fraudulent reporting of medical, disability or workers compensation claims
- Other suspected fraud or abuse



YOU can help because...

- U.S organizations lose an estimated 7% of their annual revenue to fraud*
- Governments are one of the most commonly victimized industries
- Frauds are more likely to be detected by a tip than by other means.*

To keep it confidential....

- Mail your tip to: The Controller's Office, 200 S Center St., Ebensburg, PA 15931
- Call (814)472-1620

* Source: Association of Certified Fraud Examiners' Report to the Nation