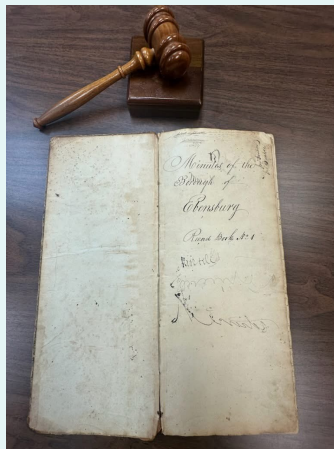


COUNTY OF CAMBRIA, PENNSYLVANIA 17TH ANNUAL EDITION CITIZEN'S FINANCIAL REPORT

Ebensburg Borough Celebrates 200 years of Incorporation!



**FOR THE YEAR ENDED DECEMBER 31, 2024
PREPARED BY THE OFFICE OF THE CONTROLLER, ED CERNIC, JR.**

ED CERNIC, JR.
CONTROLLER

County of Cambria



KRISTINE A. SEGGEAR, CPA
1ST DEPUTY CONTROLLER/SENIOR ACCOUNTING
MANAGER

DANA DESCAVISH
2ND DEPUTY CONTROLLER/PENSION BENEFITS
HEALTH CARE ADMINISTRATOR

Office of County Controller

200 South Center Street
Ebensburg, PA 15931

A Message from the Controller



To the Residents and Businesses of Cambria County:

It is hard to believe that another year has passed since our last Financial report to you about Cambria County and the agencies associated with us. This report and the amounts contained within are taken from our recently completed independent audit by Wessel & Company. This report continues our tradition of being transparent and open to the taxpayers of Cambria County.

In 2024, Cambria County’s newly elected Commissioners established their agenda with a new Chief Clerk to address issues that would come before them. Throughout the year they prioritized their agenda through the agencies and departments within the County. As you will see in the next few pages, County Finances have tightened and the Commissioners spent over \$8 million worth of reserves to balance the budget.

In 2024, the Controller’s Office completed the changeover of the County Financial Accounting software system and in early 2025, implemented a new Pension Accounting software system. Both upgrades were required because the legacy systems would no longer be supported by the vendor by 2027.

I have been very fortunate to have with me a team of dedicated and competent individuals working for you every day. They are; 1st Deputy Kristine Segear; 2nd Deputy Dana Descavish; Auditing staff - Amber Hamilton and Emily Krug; Accounting staff - Sally Martin, Iris Cree, Robert Martin, and Deb Hoover. I extend my sincere thanks to all of them for the dedication to their work for Cambria County, and to me.

With Best Wishes,

Ed Cernic, Jr.
Cambria County Controller

Contact information:

Controllers Office:
Phone: (814) 472-1620
Fax: (814) 472-5358
Controller’s email:
ecernic@co.cambria.pa.us

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WELCOME TO CAMBRIA COUNTY!

Cambria County, created on March 26, 1804, was the 41st County formed in Pennsylvania and is nestled in the heart of the Allegheny Mountains. Cambria County is made up of 63 political subdivisions, consisting of the City of Johnstown, 32 boroughs and 30 townships with the Borough of Ebensburg being the County seat.

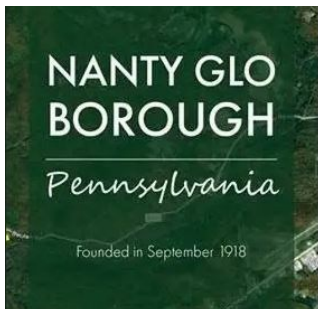
The County has a population of approximately 133,472, based on the 2020 Census, covers 694 square miles and is a 4th class County. Cambria County is home to 7 post secondary education institutes and colleges, 14 public school districts, and many private and parochial schools. As well, we have many historic sites, state parks, and local museums. The County currently has 672 full time and part time employees and 1,163 retirees. Cambria County Government is listed as one of the Top 10 Employers of Cambria County (see page 10).

History of Municipalities



Within the acreage of hill and forest was the John Yoder farm, and for many years the hillside west of Johnstown had been called Yoder Hill. When a new political sub-division was created by the courts it became known as Yoder Township. John Yoder was one of the earliest settlers in the hilltop area and possibly the first to establish a permanent farm there. It was about 1820 that he migrated from Listie, near Somerset. He found the area rich in timber and secured rights to the land by homesteading for a few cents an acre. Yoder Township was created July 17, 1858 from Conemaugh Township, one of three original townships in Cambria County. It remained a single township until September 1, 1879 when it was divided into Lower and Upper Yoder

Townships through a series of land divisions. Additional information can be found on Lower Yoder Township's website www.lytownship.com

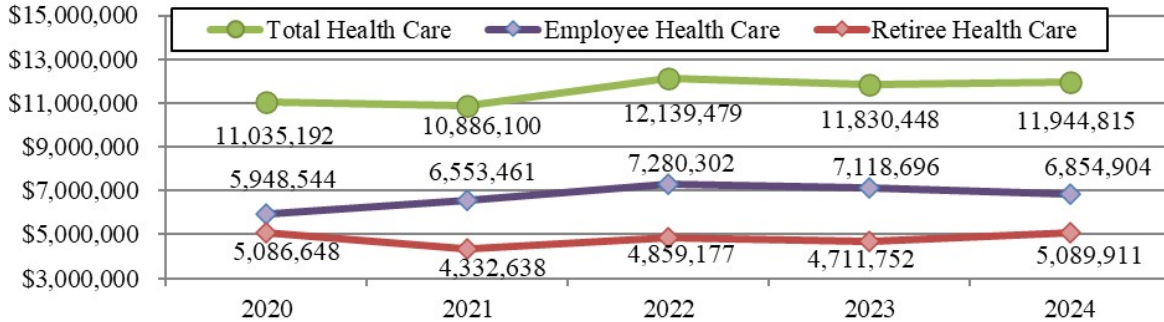


Nanty Glo was formally incorporated as a borough on September 2, 1918, however; Nanty Glo's history predates the incorporation. In the 1890's settlers from Wales, Ireland, Scotland and England established the town of Glenglade which consisted of thirteen homes and was a lumber camp type town. In the early 1890's huge coal deposits were found in the settlement and commercial mining was initiated in 1896. On February 20, 1901, Glenglade became Nant-y-glo which is Welsh for streams of coal. Nanty Glo was featured in articles in both Time and Life magazines in the 1940's. The May 10, 1943, edition of Life contains a photo essay by Alfred Eisenstaedt of miners' everyday lives in Nanty Glo. As coal was one of the

town's biggest assets in their history, the Ghost Town Trail is one of the town's biggest assets now. The Ghost Town Trail runs directly through Nanty Glo which brings a lot of interest in outdoor activities. Additional information can be found on Nanty Glo Borough's website www.nantygloborough.com

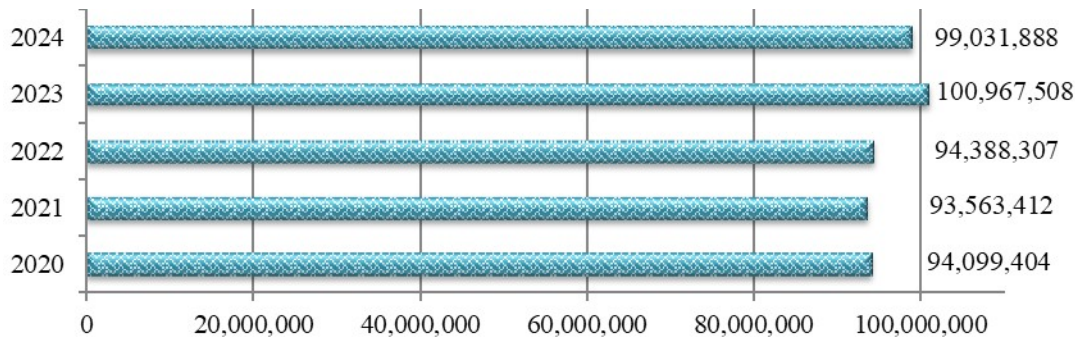
Health Care Costs

Since 2011, Cambria County has been self-insured for health care using UPMC to administer the plan. The chart below shows the total health care costs and the breakout of employee health care and retiree health care.



Other Post Employment Benefits

For employees hired prior to 2005, Cambria County offers hospitalization and life insurance upon retirement — OPEB. The County was mandated to adopt a new accounting standard which increased the OPEB Liabilities starting in 2018. In addition for 2020 following a study of actual experience of the Plan by the Actuary, the County updated the related actuarial assumptions thereby increasing the liabilities.



The chart above shows the total OPEB Liability by year from 2020 to 2024.

The chart to the right shows the number of retirees with OPEB benefits or potentially OPEB eligible active employees by age group and gender as of 12/31/2024.

Retirees				Active Employees			
Age Group	Females	Males	Total	Age Group	Females	Males	Total
< 55			0	< 30			0
55-59	16	7	23	30-34			0
60-64	26	9	35	35-39			0
65-69	53	22	75	40-44	3	4	7
70-74	67	38	105	45-49	12	12	24
75-79	79	27	106	50-54	30	24	54
80-84	46	12	58	55-59	16	10	26
85-89	38	7	45	60-64	20	11	31
90+	15	5	20	65+	9	3	12
Total	340	127	467	Total	90	64	154
Average Age:			74.5	Average Age:			54.9
				Average Service:			26.3

Cambria County Retirement Fund

The graph represents the Retirement Fund market value at year end. As of December 31, 2024, the market value was **262,152,430**. A complete report of the Employee Retirement Trust Plan is available on the County’s website, www.cambriacountypa.gov, under the Retirement Board page or by contacting the Controller’s Office.



Over the past five years, the number of retirees receiving benefits from the retirement plan has grown and is larger than the number of active plan members contributing to the retirement plan.



ACTIVE PLAN MEMBERS

Check out what is available on the Cambria County Website under the Retirement Board page www.cambriacountypa.gov

CAMBRIA COUNTY
EMPLOYEE RETIREMENT
PRESENTATION



County Revenues and Expenses

The chart below illustrates a four year trend in the County's Revenues and Expenses.

In 2024, the Real Estate Tax rate remained at 30.5 mills.

Revenues	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
Taxes	\$ 44,337,347	\$ 39,706,595	\$ 36,312,319	\$ 38,189,829
Operating Grants & Contributions	109,761,439	117,082,772	99,754,425	98,953,831
Charges for Service	8,815,406	8,971,497	10,776,884	9,858,258
Interest & Investment Income	88,708	574,955	1,412,882	919,463
Reimbursed Expenses/Other Income	<u>2,427,088</u>	<u>2,511,770</u>	<u>3,518,507</u>	<u>2,126,600</u>
Total Revenues	<u>165,429,988</u>	<u>168,847,589</u>	<u>151,775,017</u>	<u>150,047,981</u>
Expenses				
Administrative	\$ 11,348,584	\$ 15,208,176	\$ 15,986,798	\$ 12,485,056
Judicial	12,035,701	11,836,543	12,308,071	12,239,594
Corrections	17,264,859	21,313,027	20,964,278	22,016,841
Public Safety	10,689,264	10,952,295	11,213,180	11,168,113
Debt Service	4,637,712	4,653,388	4,648,492	4,669,549
Human Service	87,022,392	93,724,713	90,148,184	85,447,953
Conservation	883,582	921,306	653,921	872,188
Housing	1,027,868	1,262,238	5,143,561	1,730,471
Highways/Streets	1,733,929	2,324,109	3,680,320	2,226,790
Culture/Recreation	1,184,794	2,847,876	1,606,034	1,306,556
Capital Projects	<u>1,096,263</u>	<u>6,055,455</u>	<u>2,136,590</u>	<u>3,206</u>
Total Expenses	<u>148,924,948</u>	<u>171,099,126</u>	<u>168,489,429</u>	<u>154,166,317</u>
Other Financing Sources/(Uses)	<u>(231,943)</u>	<u>(388,093)</u>	<u>(244,768)</u>	<u>(370,453)</u>
Net (Deficiency)/Excess	<u>\$ 16,273,097</u>	<u>\$ (2,639,630)</u>	<u>\$ (16,959,180)</u>	<u>\$ (4,488,789)</u>

The County received funding in prior years related to the American Rescue Plan Act and the Emergency Rental Assistance Program, with disbursements for these funding streams ending during 2022, resulting in decreases in Operating Grants & Contributions during 2023 and 2024.

In 2023, \$2.8 million in Courthouse Boiler and Facade Projects were recognized as Administrative expenses, resulting in a large decrease in these expenses for 2024.

Employment Opportunities in Cambria County



Visit the Cambria County Human Resources webpage for a current list of job openings:

cambriacountypa.gov

Employment inquiries can also be made by calling: 814-472-1610

General Obligation Debt

As of December 31, 2024, the County's general obligation debt was \$43,700,000.

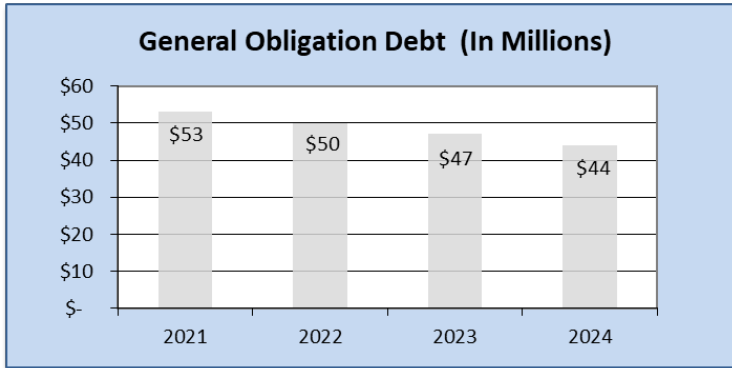
Bond Rating

Cambria County's Standard & Poor's bond rating as of February 2024 is at a 'A' status.

Taxpayer's Debt Funding

The County designated 4 mills of tax to Debt Service in 2024.

Approximately \$5.04 million of Taxpayer's dollars were used to fund the County's Debt in 2024.



In October of 2024, the County issued a General Obligation Note in the amount of \$4,000,000 for capital expenses including installation and/or repairs to the Courthouse roof and addressing record storage. The balance as of December 31, 2024 includes the bond issuance costs. The County began to draw down these funds in 2025.

Component Units of Cambria County

TAXPAYER DOLLARS THROUGH COUNTY APPROPRIATION

		2021	2022	2023	2024
004141	Penn Highlands Community College *	\$ 1,264,922	\$ 1,339,469	\$ 1,225,000	\$ 1,225,000
004158	Cambria Library Association *	632,644	669,735	625,000	625,000
000090	Transit Authority	768,959	881,223	862,898	912,107
004168	Solid Waste Management Authority	340,700	340,700	340,700	390,000
002579	Johnstown-Cambria County Airport	-	174,000	174,000	174,000
004142	Conservation & Recreation Authority *	166,931	166,931	166,931	218,931
004414	War Memorial Authority	182,000	182,000	184,832	162,588
004160	Planning Commission	70,000	70,000	70,000	70,900
004166	Redevelopment Authority	100,000	100,000	150,000	100,000
		\$ 3,526,156	\$ 3,924,058	\$ 3,799,361	\$ 3,878,526

* In 2024, Cambria County designated 1 mill of tax for the Community College, 0.5 mill for the County Library, and 0.5 mill for Parks and Playgrounds. The dedicated tax for Parks and Playgrounds is used for the Conservation & Recreation Authority, War Memorial, North Central Recreational Center, and Duman Park.

Behavioral Health of Cambria County is not included in the chart above because their County funding is comprised of State pass-through funds only.

Your Real Estate Taxes — The County’s Portion

For 2024, the Board of Commissioners maintained the County’s millage at 30.5 mills. Cambria County residents pay approximately \$1,113 in local real estate taxes which includes county, municipal, and school district taxes on each \$10,000 of assessed property value. The graph below depicts County real estate taxes collected by year and the County Millage Rate with the dedicated mills per year.

Real Estate Tax Rate and Property Tax Revenue by Tax Year



Dedicated Mills per year				
General Purpose	27.500	25.000	24.500	24.500
Debt Service	4.000	4.000	4.000	4.000
Community College	1.000	1.000	1.000	1.000
County Library	0.500	0.500	0.500	0.500
Parks & Playgrounds	0.500	0.500	0.500	0.500

The following dollar bill image depicts on average for each dollar of real estate taxes you pay, who is receiving it. Further, the box to the right shows how your County tax dollar was spent in 2024.

Cambria County 27¢

Local School District 59¢



Local Municipality 14¢

Your County Tax Dollar	
41¢	Corrections
24¢	Gen Government & Bus Type
19¢	Judicial
11¢	Debt Service
5¢	Public Safety
\$1.00	

A majority of the County’s spending (75% or \$112 million) is funded by state and federal grants, charges for services, investments and other income.

Liquid Fuels Fund

The County receives a portion of the overall State's liquid fuels tax. A portion of this tax is reallocated to all municipalities within Cambria County based upon their requests and the final decision of the Commissioners. The liquid fuels monies are used for bridge/road repair and maintenance.

Municipality	Amount Paid
Adams Twp	\$18,000
Allegheny Twp	\$10,700
Ashville Boro	\$6,800 *
Barr Twp	11,750
Blacklick Twp	7,600
Brownstown Boro	4,100
Cambria Twp	17,600
Carrolltown Boro	4,500
Chest Springs Boro	2,600
Chest Twp	4,000
Clearfield Twp	6,900
Cresson Boro	10,600 *
Croyle Twp	9,200
Daisytown Boro	6,400 *
East Carroll Twp	7,800
East Conemaugh Boro	4,900
East Taylor Twp	8,400
Ebensburg Boro	7,500
Ehrenfeld Boro	7,600 *
Elder Twp	5,300
Ferndale Boro	4,200
Franklin Boro	3,000
Gallitzin Boro	18,000 *
Gallitzin Twp	5,300
Geistown Boro	6,300
Hastings Boro	5,300
Jackson Twp	13,800
Lilly Boro	13,400 *
Lorain Boro	6,800 *
Lower Yoder Twp	7,500
Middle Taylor Twp	14,100 *
Nanty Glo Boro	8,000
Northern Cambria Boro	15,000
Patton Boro	5,800
Portage Boro	14,200 *
Portage Twp	10,500

Municipality	Amount Paid
Reade Twp	14,000 *
Richland Twp	26,400
Sankertown Boro	3,900
Scalp Level Boro	4,400
Southfork Boro	13,200 *
Southmont Boro	5,600
Summerhill Twp	9,500
Susquehanna Twp	10,400
Tunnelhill Boro	3,200
Upper Yoder Boro	11,900
Vintondale Boro	3,900
Washington Twp	5,400
West Carroll Twp	19,200 *
West Taylor	13,800 *
Westmont Boro	11,000
White Twp	12,000 *
Wilmore Boro	3,500
Total Payments	\$484,750

The list above and to the left shows the amount of funds paid to Municipalities in 2024 and the list below shows the unpaid or reserved allocations for each municipality and the number of years worth of allocations reserved:

Municipality	Amount Unpaid	# of Years Encumbered
Cassandra Boro	2,800	1
Conemaugh Twp	14,000 *	2
Cresson Twp	10,000	1
Dale Boro	4,600	1
Dean Twp	4,400	1
Loretto Boro	13,000 *	2
Munster Twp	4,800	1
Stonycreek Twp	8,300	1
Summerhill Boro	3,200	1
	65,100	

*Municipality's payment includes allocations from multiple years.

TOP 10 EMPLOYERS IN CAMBRIA COUNTY

According to the Pennsylvania Department of Labor & Industry for Cambria County 4th Qtr 2024



1. DLP Partner Conemaugh LLC
2. State Government
3. Federal Government
4. Wal-Mart Associates, Inc.
5. **CAMBRIA COUNTY**
6. Saint Francis University
7. Sheetz, Inc.
8. DLP Conemaugh Physician Practices
9. Lockheed Martin Aeroparts Inc.
10. Greater Johnstown School District



EBENSBURG BOROUGH CELEBRATES 200TH ANNIVERSARY

Ebensburg Borough is celebrating its 200th Anniversary of Incorporation during 2025. Ebensburg was settled in November 1796 with the first church being established in the spring of 1797. The Borough was then incorporated in 1825 making it the first Borough of Cambria County. The first Borough Council meeting was held in March 1825 at the Courthouse. The Borough celebrated the 200th Anniversary at a ceremony held April 27, 2025 in front of the Courthouse. As part of the 150th Anniversary in 1975, Borough residents gathered and buried a time capsule in Veteran's Memorial Park. The time capsule was retrieved and displayed during Ebensburg's Homecoming festivities July 26, 2025. Unfortunately, the capsule itself did not survive and some of the items were lost. The Cambria County Historical Society was able to retrieve and display a number of items including pieces of the



capsule and the rope used to lower the capsule in place; a mailgram from President Gerald Ford; a US Flag; pens and pencils, 1975 pennies and copies of the Mountaineer-Herald and The Tribune-Democrat. For more information about Ebensburg Borough visit the Borough's website at ebensburgpa.com.



CAMBRIA COUNTY ELECTED OFFICIALS

Board of Commissioners

From left: Keith Rager, Vice-Chairman;
Scott Hunt, Chairman; and
Thomas Chernisky



Cindy Perrone
*Register of Wills & Clerk of
Orphan's Court*



Max R. Pavlovich
Clerk of Courts



Ed Cernic, Jr.
Controller



Jeffrey Lees
Coroner



Lisa Kozorosky
Treasurer



Greg Neugebauer
District Attorney



Lisa Crynock
Prothonotary



Melissa Kimla
Recorder of Deeds



Donald Robertson
Sheriff

Guide to County Government

<u>Office</u>	<u>Official</u>	<u>Phone</u>	<u>Email</u>
Commissioner	Scott Hunt	(814) 472-1600	
Commissioner	Keith Rager	(814) 472-1600	
Commissioner	Thomas Chernisky	(814) 472-1600	
Controller	Ed Cernic, Jr.	(814) 472-1620	ecernic@co.cambria.pa.us
Clerk of Courts	Max R. Pavlovich	(814) 472-1540	mpavlovich@co.cambria.pa.us
Coroner	Jeffrey Lees	(814) 535-6222	lees@co.cambria.pa.us
District Attorney	Greg Neugebauer	(814) 472-1680	
Prothonotary	Lisa Crynock	(814) 472-1638	lcrynock@co.cambria.pa.us
Recorder of Deeds	Melissa Kimla	(814) 472-1473	mkimla@co.cambria.pa.us
Register of Wills	Cindy Perrone	(814) 472-1440	cperrone@co.cambria.pa.us
Sheriff	Donald Robertson	(814) 472-1691	drobertson@co.cambria.pa.us
Treasurer	Lisa Kozorosky	(814) 472-1643	lkozorosky@co.cambria.pa.us

Crisis Intervention (call or text)	988
Area Agency on Aging	(814) 539-5595
Behavioral Health & Developmental Support Programs	(814) 535-8531
Children & Youth Services	(814) 539-7454
Drug & Alcohol	(814) 536-5388
Conservation District	(814) 472-2120
Cost & Fines	(814) 472-7192
Court Administrator	(814) 472-1552
Domestic Relations	1-800-638-4409
Duman Park	(814) 472-8390
Election Office	(814) 472-1460
Human Resources	(814) 472-1610
Jury Selection Division	(814) 472-1501
Non-Emergency Dispatch	(814) 472-2100
Tax Assessment Office	(814) 472-1451
Tax Claim Bureau	(814) 472-1445
Veteran Affairs	(814) 472-1590

For more information visit the County's website at

www.cambriacountypa.gov



**PUSH OUT
THE
PUSHER**

REPORT DRUG ACTIVITY. REWARDS UP TO \$5,000

1-800-548-7500

Or Your Local Police Department
And You Will Remain Anonymous.

CAMBRIA COUNTY CRIME STOPPERS

Do you suspect Fraud or Abuse is occurring within Cambria County?

Contact the Controller's Office.

**ALL TIPS ARE KEPT
CONFIDENTIAL**



- Mail your tip to:
The Controller's Office,
Attn: Kristine Segear
200 S Center St., Ebensburg, PA 15931
- Direct calls to Kristine Segear at (814) 472-1623

24/7 Warrant Hotline (814) 472-8395