

COUNTY OF CAMBRIA, PENNSYLVANIA

18TH ANNUAL EDITION

CITIZEN'S FINANCIAL REPORT

Happy 250th Birthday America



FOR THE YEAR ENDED DECEMBER 31, 2025
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

MATTHEW BOUCH
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:

Another year has passed since my last report to you on the financial position of the County and its agencies. As always, the financial information contained within is taken from the annual independent audit by Wessel & Company. The information contained here is our report of financial openness and transparency to you.

2025 started with the Commissioners obtaining a Tax Anticipation Loan of \$10 million to ease cash flow problems. A separate loan in November of \$8.5 million was taken for unfunded debt and reduced revenue. As we headed into 2026 the Commissioners had to contemplate a real estate tax increase of over 20%.

The County is going through a transition as many long-time employees are choosing to retire. This is causing many vacant positions throughout the County that need to be filled with few applicants. The struggle will continue as private sector job compensation outpaces the public sector. However, we have many dedicated employees that labor everyday to see that County Government continues with all the services we provide.

Once again, I would like to acknowledge my dedicated staff that makes the Controller's Office operate every day. 1st Deputy Kristine Segear, former 2nd Deputy Dana Descavish, who retired in January 2026 and was replaced by Matt Bouch, Auditing Staff Amber Hamilton and Emily Krug; Accounting Staff- Sally Martin, Iris Cree, Robert Martin, and Deb Hoover. All together they deal with everyday issues and keep the Controller's Office running. A huge and sincere thanks to all of them for their dedication to their work.

Yours Truly,

Ed Cernic, Jr.

Contact information:

Controllers Office:

Phone: (814) 472-1620

Fax: (814) 472-5358

Controller's email:

ecernic@co.cambria.pa.us



TABLE OF CONTENTS

Controller's Message.....	2	General Obligation Debt	7
Welcome to Cambria County.....	3	Component Units	7
Municipalities.....	3	Real Estate Taxes.....	8
Health Care Costs	4	Liquid Fuels.....	9
Other Post Employment Benefits.....	4	America Celebrates 250th Birthday.....	10
Cambria Co Retirement Fund.....	5	Elected Officials.....	11
County Revenues and Expenses.....	6	Guide to County Government.....	12
Employment Opportunities in Cambria County.....	6		

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 663 full time and part time employees and 1,165 retirees. Cambria County Government is listed as one of the Top 10 Employers of Cambria County.

History of Municipalities



Middle Taylor Township was officially formed on June 30, 1908, after Taylor Township was split into East and West parts and then further subdivided. Middle Taylor Township is located just north of Cambria City in the Minersville section of the City of Johnstown. The population was 660 as of the 2020 census, and is part of the Johnstown, PA Metropolitan Statistical Area. Perhaps the most famous geographical feature of Middle Taylor Township is a water fall (pictured on the left) situated just below the Hinckston Run Reservoir (dam). Below the falls, the Hinckston Run stream reforms and traverses in a south direction

to Johnstown to empty into the Conemaugh River in the Minersville section of Cambria City. Another very well-known feature of Middle Taylor Township is the Pleasant Hill Community Church (formerly the Pleasant Hill Church of the Brethren), which is located on Benshoff Hill Road adjacent to the serene Benshoff Hill Cemetery.

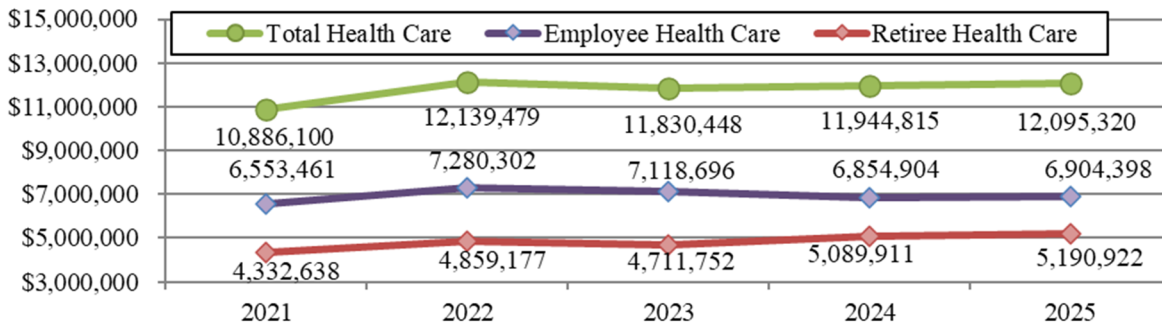


The small borough of South Fork is located in south central Cambria County in the valley of the Little Conemaugh River. Like many area communities, it traces its origins back to the mid-19th century and the dawn of the industrial age. South Fork came of age at a time when the demand for its most plentiful natural commodity, coal, was growing rapidly. A surge of mostly eastern and northern European immigrants made their home near here, raised their families, and worked in the region's coal mines; in the steel mills of

Johnstown; and on the railroads that traversed Cambria County and beyond. Perhaps South Fork is best known for Lake Conemaugh, which was held in place by the large, earthen South Fork Dam. This earthen dam tragically gave way on May 31, 1889, under extreme duress from torrential rains. The resulting flood became the largest natural disaster in America to that point in time. After the flood, South Fork began to rebuild and in the coming 20th century it would have its own brewery, a brick foundry, hotels, movie theaters and even an opera house. Today, the remnants of the infamous South Fork Dam have been transformed into a historic site with a state-of-the-art museum and walking and biking trails explored by thousands of visitors each year.

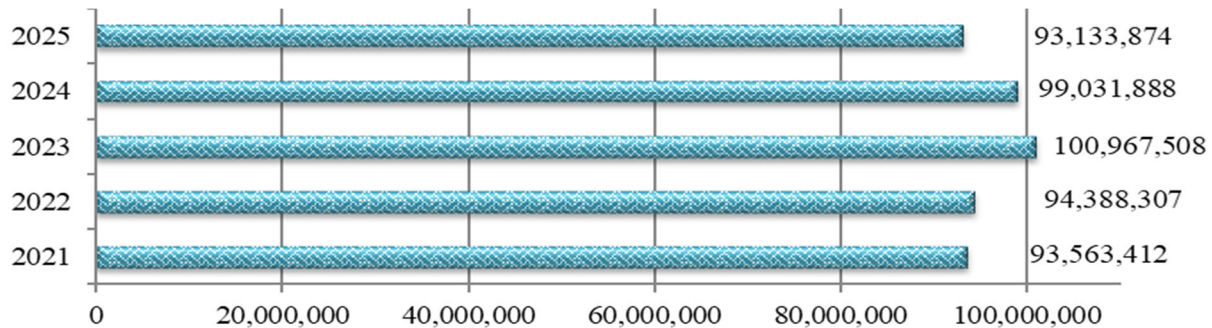
Health Care Costs

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 2021 to 2025.

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 (last data available).

Retirees			
Age Group	Females	Males	Total
< 55			0
55-59	16	7	23
60-64	26	9	35
65-69	53	22	75
70-74	67	38	105
75-79	79	27	106
80-84	46	12	58
85-89	38	7	45
90+	15	5	20
Total	340	127	467

Average Age: 74.5

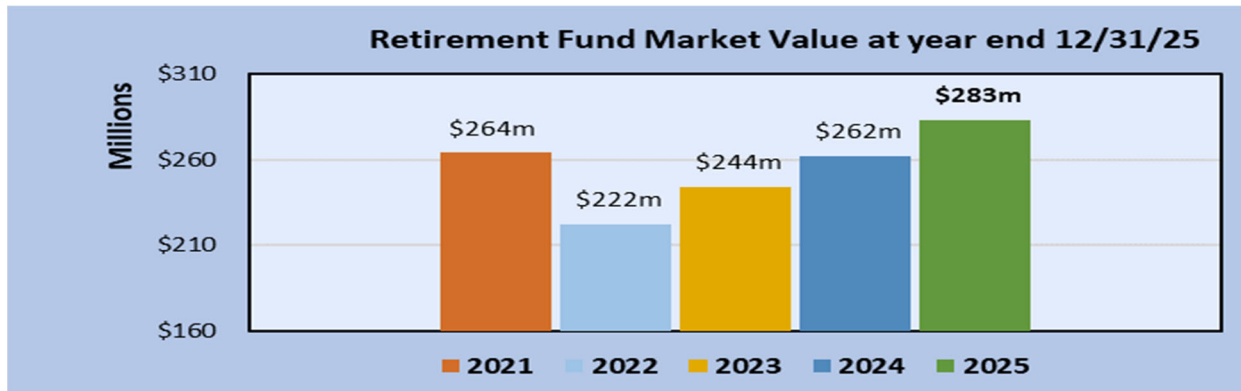
Active Employees			
Age Group	Females	Males	Total
< 30			0
30-34			0
35-39			0
40-44	3	4	7
45-49	12	12	24
50-54	30	24	54
55-59	16	10	26
60-64	20	11	31
65+	9	3	12
Total	90	64	154

Average Age: 54.9

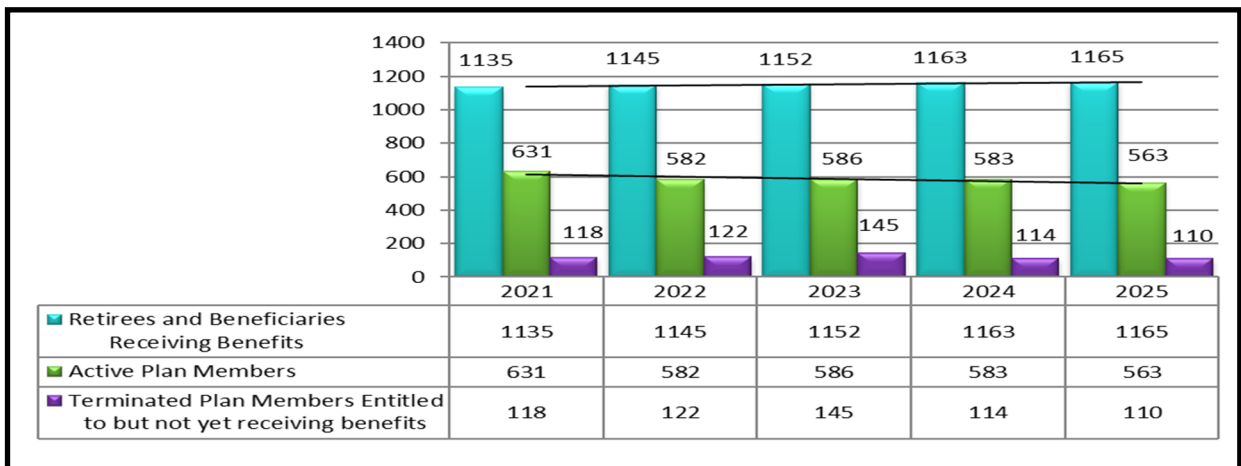
Average Service: 26.3

Cambria County Retirement Fund

The graph represents the Retirement Fund market value at year end. As of December 31, 2025, the market value was **\$283,105,896**. 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



frequently
asked questions

County Revenues and Expenses

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

In 2025, the Real Estate Tax rate remained at 30.5 mills.

Revenues	2022	2023	2024	2025
Taxes	\$ 39,706,595	\$ 36,312,319	\$ 38,189,829	\$ 38,209,262
Operating Grants & Contributions	117,082,772	99,754,425	98,953,831	97,175,737
Charges for Service	8,971,497	10,776,884	9,858,258	9,404,808
Interest & Investment Income	574,955	1,412,882	919,463	787,233
Reimbursed Expenses/Other Income	2,511,770	3,518,507	2,126,600	2,471,528
Total Revenues	168,847,589	151,775,017	150,047,981	148,048,568
Expenses				
Administrative	\$ 15,208,176	\$ 15,986,798	\$ 12,485,056	\$ 12,894,042
Judicial	11,836,543	12,308,071	12,239,594	12,404,941
Corrections	21,313,027	20,964,278	22,016,841	21,135,484
Public Safety	10,952,295	11,213,180	11,168,113	11,675,386
Debt Service	4,653,388	4,648,492	4,669,549	4,776,578
Human Service	93,724,713	90,148,184	85,447,953	88,988,956
Conservation	921,306	653,921	872,188	1,139,101
Housing	1,262,238	5,143,561	1,730,471	1,845,873
Highways/Streets	2,324,109	3,680,320	2,226,790	2,187,584
Culture/Recreation	2,847,876	1,606,034	1,306,556	1,331,152
Capital Projects	6,055,455	2,136,590	3,206	278,823
Total Expenses	171,099,126	168,489,429	154,166,317	158,657,920
Other Financing Sources/(Uses)	(388,093)	(244,768)	(370,453)	8,702,842
Net (Deficiency)/Excess	\$ (2,639,630)	\$ (16,959,180)	\$ (4,488,789)	\$ (1,906,510)

The County's overall revenues decreased in 2025 while expenses had increased.

The most significant fluctuations relate to the decrease in Operating Grants and Contributions along with the increase in Human Service expenses.

The County issued a \$8.5 million GO Note in November of 2025 to fund this deficiency, which is included in the total Other Financing Sources in the Chart above.

Employment Opportunities in Cambria County



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

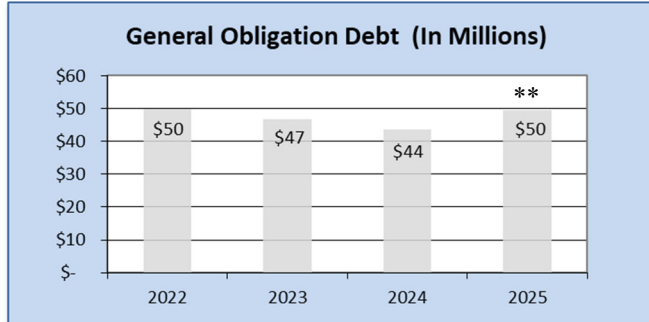
cambriacountypa.gov

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

General Obligation Debt

As of December 31, 2025, the County's general obligation debt was \$49,569,304.

Bond Rating: On December 11, 2025 S&P Global Ratings lowered it's underlying rating two notches to BBB+ from A on Cambria County's general obligation debt outstanding, noting "The County's deficits resulted from increased general fund spending as of fiscal 2022 compared to prior years, supported by one-time federal stimulus funding, which has not been offset by subsequent expenditure reductions."



Taxpayer's Debt Funding

The County designated 4 mills of tax to Debt Service in 2025.

Approximately \$5.04 million of Taxpayer's dollars were used to fund the County's Debt in 2025.

** In November 2025, the County issued a General Obligation Note in the amount of \$8.5 million. Proceeds covered current operating expenses due to decline in revenue and pending State funding due to the delay of the Commonwealth's budget in 2025.

Tax Anticipation Note requested by the County for the first time since 2021

In January 2025, a \$10 million Tax Anticipation Note was issued to the County. The County was able to payoff the entire amount of this Note by the end of May 2025. The Tax Anticipation Note (not included with the long term debt listed in the chart above) is issued in January, when deemed necessary by the County, in order to finance current operations before the real estate tax revenues are collected. The real estate tax collections are then used to retire the debt in the same year.

Component Units of Cambria County

TAXPAYER DOLLARS THROUGH COUNTY APPROPRIATION

		2022	2023	2024	2025
004141	Penn Highlands Community College *	\$ 1,339,469	\$ 1,225,000	\$ 1,225,000	\$ 1,225,000
004158	Cambria Library Association *	669,735	625,000	625,000	625,000
000090	Transit Authority	881,223	862,898	912,107	980,363
004168	Solid Waste Management Authority	340,700	340,700	390,000	390,000
002579	Johnstown-Cambria County Airport	174,000	174,000	174,000	174,000
004142	Conservation & Recreation Authority *	166,931	166,931	218,931	218,931
004414	War Memorial Authority	182,000	184,832	162,588	182,000
004160	Planning Commission	70,000	70,000	70,900	70,000
004166	Redevelopment Authority	100,000	150,000	100,000	100,000
		<u>\$ 3,924,058</u>	<u>\$ 3,799,361</u>	<u>\$ 3,878,526</u>	<u>\$ 3,965,294</u>

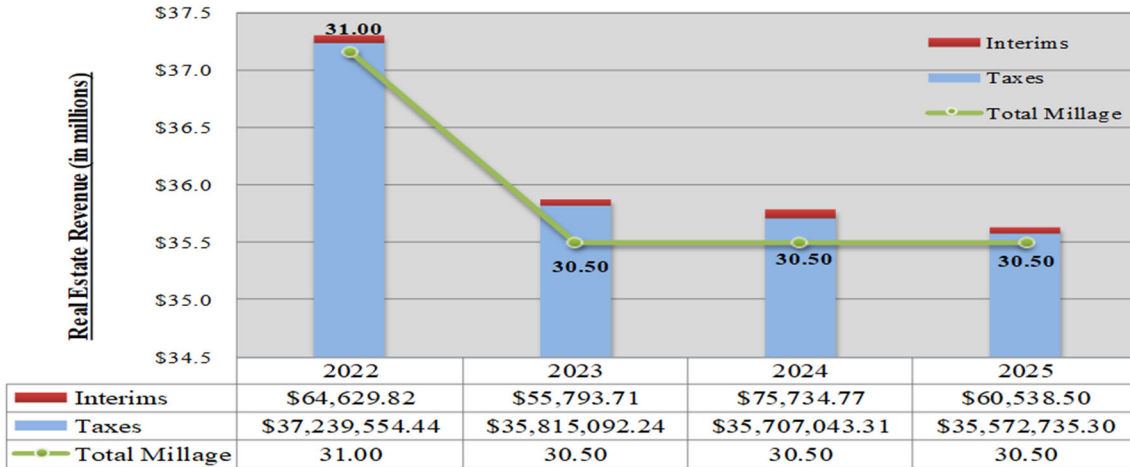
* In 2025, Cambria County designated 1 mill of tax for the Community College, 0.5 mill for the County Library, and 0.5 mill for Parks and Playgrounds. The dedicated tax for Parks and Playgrounds is used for the Conservation & Recreation Authority, War Memorial, North Central Recreational Center, and 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 2025, the Board of Commissioners maintained the County's millage at 30.5 mills. Cambria County residents pay approximately \$1,136 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	25.000	24.500	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 2025.

Cambria County 27¢

Local School District 59¢



Local Municipality 14¢

Your County Tax Dollar

35¢	Corrections
22¢	Gen Government & Bus Type
15¢	Judicial
12¢	Human Service & Other
11¢	Debt Service
5¢	Public Safety

\$1.00

A majority of the County's spending (74% or \$110 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
Barr Twp	11,750
Blacklick Twp	7,600
Cambria Twp	17,600
Carrolltown Boro	4,500
Cassandra Boro	2,800
Chest Springs Boro	2,600
Chest Twp	4,000
Clearfield Twp	6,900
Conemaugh Twp	14,000 *
Cresson Boro	5,300
Cresson Twp	20,000 *
Croyle Twp	9,200
Dean Township	4,400
East Carroll Twp	7,800
East Conemaugh Boro	4,900
East Taylor Twp	8,400
Ebensburg Boro	7,500
Ehrenfeld Boro	3,800
Elder Twp	5,300
Ferndale Boro	4,200
Franklin Boro	3,000
Geistown Boro	6,300
Hastings Boro	5,300
Jackson Twp	13,800
Lilly Boro	4,200
Lorain Boro	3,400
Loretto Boro	13,000 *
Lower Yoder Twp	7,500
Middle Taylor Twp	4,700
Nanty Glo Boro	8,000
Northern Cambria Boro	15,000
Patton Boro	5,800
Portage Boro	7,100

Municipality	Amount Paid
Reade Twp	7,000
Richland Twp	26,400
Sankertown Boro	3,900
Scalp Level Boro	4,400
Southmont Boro	5,600
Stonycreek Twp	16,600 *
Summerhill Twp	9,500
Susquehanna Twp	10,400
Tunnelhill Boro	3,200
Upper Yoder Boro	11,900
Vintondale Boro	3,900
West Carroll Twp	6,400
Westmont Boro	11,000
Wilmore Boro	3,500
Total Payments	\$402,050

The list above and to the left shows the amount of funds paid to Municipalities in 2025 and the list below shows the unpaid or reserved allocations for each municipality and the number of years worth of allocations reserved:

Municipality	Amount Un-paid	# of Years En-cumbered
Ashville Boro	3,400	1
Brownstown Boro	4,100	1
Cassandra Boro	2,800	1
Dale Boro	4,600	1
Dean Twp	4,400	1
Munster Twp	4,800	1
Summerhill Boro	3,200	1
Washington Twp	5,400	1
	32,700	

*Municipality's payment includes allocations from multiple years.

AMERICA CELEBRATES 250TH ANNIVERSARY

America's 250th birthday was more than a national milestone—it was an opportunity for communities across the country to reflect on the nation's past while celebrating the people and places that continue to shape its future. In Cambria County, that celebration became a yearlong tribute to patriotism, history, and local pride, culminating in festive events held in Johnstown and Ebensburg during the Fourth of July weekend.

As part of the nationwide Semiquincentennial observance, Cambria County embraced the mission of America250PA by creating programs that honored both America's founding ideals and the county's own rich heritage. From patriotic parades and educational activities to public art installations and community ceremonies, residents of all ages were invited to take part in a celebration that connected local history with the nation's 250-year journey.

Cambria County participated in the Bells Across PA initiative. Organized by America250PA, the statewide public art project placed artist-designed fiberglass Liberty Bells in all 67 Pennsylvania counties. Cambria County's bell was designed and painted by Carol Cecere, a local artist and educator. Titled "Cambria County: Cast in Bronze," the bell depicts iconic landmarks in Cambria County such as the Path of the Flood, Johnstown Inclined Plane and Sargent's Stadium.



Additionally, another local artist J. Andrew Jacobs created a "Liberty Torch." The torch became a traveling exhibit that reflects both the struggles and triumphs that have shaped Cambria County over the past two centuries. It spent the remainder of 2025-2026 school year visiting participating school districts throughout the county. The torch was unveiled at an assembly at Conemaugh Valley High School in February 2026. The torch also features many iconic scenes that have shaped Cambria County's history.

Cambria County also participated in the America250PA Liberty Tree Project, planting a descendant of the historic Liberty Tree at Sandyvale Memorial Gardens, where Revolutionary War veterans are buried. The tree serves as another enduring reminder of the sacrifices made by those who fought for American independence and of the county's commitment to preserving that legacy for future generations.

Both the bell and torch are on display at the Courthouse.

Thank you to Visit Johnstown for the use of the cover photo and photos above.

2025 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



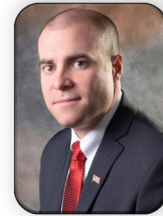
Ed Cernic, Jr.
Controller



Jeffrey Lees
Coroner



Lisa Kozorosky
Treasurer



Greg Neugebauer
District Attorney



Lisa Crynock
Prothonotary



Melissa Kimla
Recorder of Deeds



Donald Robertson
Sheriff

Current Guide to County Government

<u>Office</u>	<u>Official</u>	<u>Phone</u>	<u>Email</u>
Commissioner	Scott Hunt	(814) 472-1600	shunt@co.cambria.pa.us
Commissioner	Keith Rager	(814) 472-1600	krager@co.cambria.pa.us
Commissioner	Thomas Chernisky	(814) 472-1600	tchernisky@co.cambria.pa.us
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	Jessica Aurandt	(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	Michelle Jackson-Shevock	(814) 472-1643	mjackson@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



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