

COUNTY OF CAMBRIA, PENNSYLVANIA

CITIZENS FINANCIAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2010



Rock Run, Patton



Duman Lake Park,
Nicktown



Prince Gallitzin State Park



Cambria County Fair,
Ebensburg



Windmills on Route 22 East



Johnstown Incline Plane



The 1889 Clubhouse
Johnstown Flood National Memorial,
St. Michael

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:

Our financial report for 2010 is enclosed in the following pages. This year in addition to the financial report of the County a few other facts will be noticeable.

This is the third edition of the Citizens Financial Report that this Office has produced as part of our policy of transparency and full disclosure to the residents and taxpayers of Cambria County. This report is produced in an effort to be informative and interesting on how the finances (income and expenditures) of Cambria County are handled and the overall financial picture of Cambria County Government in an easy to read and comprehend version to interested parties. The information contained in this Citizens Financial Report was obtained from Cambria County's 2010 audited Financial Statements. The Citizens Financial Report does not conform to Generally Accepted Accounting Principals and is unaudited, and is without material disclosures or notes that may be referenced in the detailed 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.

As a result of the 2010 Census, Cambria County has seen a drop in population, that puts Cambria County below the threshold of a 4th Class County. If in the next ten years our population does not increase, the County could face a change in classification, resulting in changes in how the County would operate.

There will be a few changes when we start 2012, as 2011 is an election year for the County Row Officeholders and Commissioners. The Commissioners Office is set to see at least two new Commissioners take seat and with the retirement of the County Treasurer and Prothonotary the faces of those officeholders will change. Also with the impending changes of funding to Counties, at the State level, it is yet to be determined as to how this will impact County services.

I would like to take this opportunity once again to thank the residents and taxpayers for their positive input to us on this report. I would also like to thank my entire staff in general and the efforts of Kristine Segear, Amber Hamilton, and Emily Krug in particular for the preparation of this financial booklet.

With Best Wishes,

Ed Cernic, Jr.
Controller of Cambria County

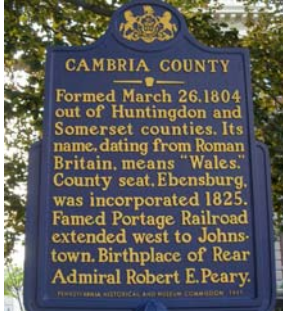
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WELCOME TO CAMBRIA COUNTY!



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 981 people and has 900 retirees.

CAMBRIA COUNTY CENSUS INFORMATION:

	2000	2010
Population:	152,630	143,679
Households:	60,531	58,950
Housing Units:	65,796	65,650
Median Household Income:	1999	2009
US Average:	\$ 41,994	\$ 50,221
PA Average:	\$ 40,106	\$ 49,501
Cambria Average:	\$ 30,179	\$ 38,205

Source: US Census Bureau (<http://www.pasdc.hbg.psu.edu>)



Photos throughout the book courteous of: Robert Pence, the Pennsylvania Tourism Office/visitPA.com, Kristine Segear and other various public internet sources.

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. Net Assets decreased significantly in 2010. Please refer to information below regarding the sale of Laurel Crest Rehabilitation Center and the financial impact the sale had on the County's general fund.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Assets					
Current Assets					
Cash and investments	\$ 12,553,925	\$ 15,217,205	\$ 10,147,807	\$ 18,224,524	\$ 5,350,064
Other current assets	12,966,276	15,955,462	18,812,165	20,126,274	17,092,016
Capital assets and other	73,312,780	82,389,924	82,417,954	82,012,965	64,616,670
Total Assets	<u>98,832,981</u>	<u>113,562,591</u>	<u>111,377,926</u>	<u>120,363,763</u>	<u>87,058,750</u>
Liabilities					
Current Liabilities					
Current Liabilities	20,100,174	29,693,252	28,975,014	44,405,082	25,410,593
Non-current liabilities	60,437,043	68,318,452	71,253,151	65,287,830	60,264,407
Total Liabilities	<u>80,537,217</u>	<u>98,011,704</u>	<u>100,228,165</u>	<u>109,692,912</u>	<u>85,675,000</u>
Net Assets					
Investments in capital assets	13,433,424	14,280,428	10,961,689	11,513,547	2,409,223
Unrestricted	4,838,389	1,244,018	137,167	(849,751)	(1,048,488)
Restricted	23,951	26,441	50,905	7,055	23,015
Total Net Assets	<u>\$ 18,295,764</u>	<u>\$ 15,550,887</u>	<u>\$ 11,149,761</u>	<u>\$ 10,670,851</u>	<u>\$ 1,383,750</u>

Laurel Crest Rehabilitation & Special Care Center

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 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	<u>(8,735,739)</u>

As part of the above net loss, the County is now responsible for \$12,671,773 in long term liabilities.

In 2010, the County incurred the following expenses related to former Laurel Crest Operations and Employees:

Unemployment	\$ 1,099,337
Workers Comp	157,056
Retiree Health & Life Ins. Benefits	1,782,752 *
Audit Costs	24,000
Misc. Expenses	<u>37,106</u>
	<u>\$ 3,100,251</u>

* These costs will continue during the remaining life of the retirees. There are currently 505 retirees from Laurel Crest with Life Ins and 263 with retiree health insurance.

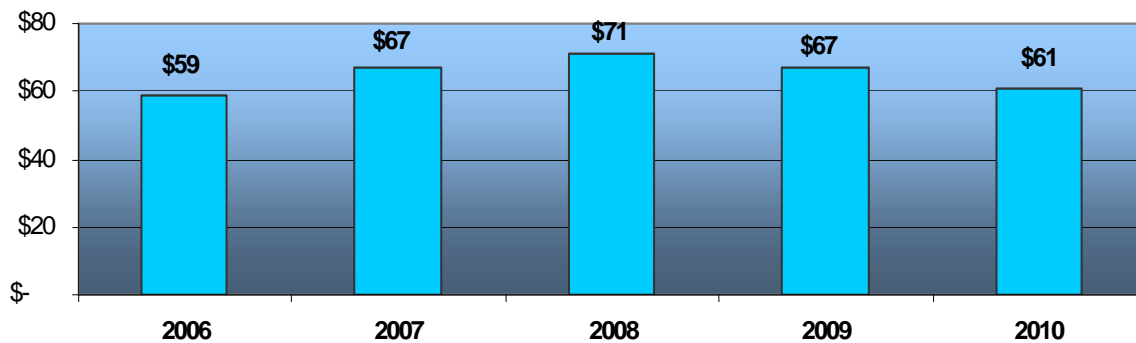


General Obligation Debt

At December 31, 2010, the County had \$61,019,885 of general obligation debt outstanding.

- Standard's & Poor's April 4, 2011 report raised its long-term rating on the County's general obligation debt to 'BBB' with a stable outlook.
- 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 2005, 2008, and 2009, the County entered into a lease purchase agreement with Laurel Capital Corporation for additional energy savings improvements to County Service Buildings. The remaining balance as of December 31, 2010 was \$1,617,015.
- 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%.
- Cambria County did not issue new long-term debt during 2010.

General Obligation Debt (in millions)



Significant changes in 2010....

- Security upgrades were completed at the County Prison at a cost of \$2 million. The upgrades included the command and control center, cameras, intercommunication system, and access control.
- The County converted its phone system to a Voice over Internet Protocol (VoIP) system utilizing the Cambria Connected network. Capital addition in the amount of \$1.4 million in equipment was added during 2010.

Revenue Summary, Trends, and Highlights

Summary: County revenues totaled \$126.3 million in 2010, a decrease of 1% from the prior year.

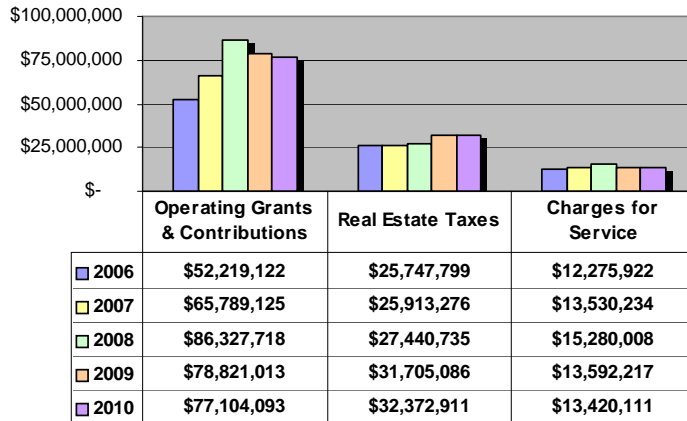
Highlights:

Operating Grants & Contributions – The Human Services agencies, including Mental Health/Mental Retardation, Children & Youth Services, Drug and Alcohol, Area Agency on Aging, Foster Grandparents, Human Services, and Health Choices receive the largest portion of operating grants and contributions at \$57.1 million or 71.9% of those revenues.

Grant funding for County agencies had been reduced in 2009 and remained reduced in 2010 as a result of the budget cuts made to the State funded programs.

Real Estate Taxes – For 2010, the real estate tax rate remained at 26.9 mills.

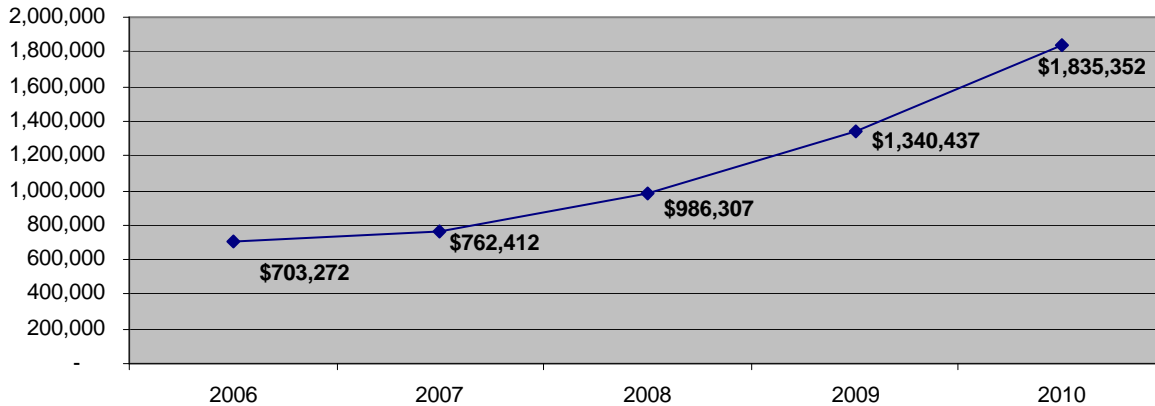
Charges for Service - Charges for service include fees, fines, licenses, permits, 9-1-1 line charges, and housing revenues at the prison and the detention/shelter facility.



Area Agency on Aging

Area Agency of Aging’s revenue has continued to increase significantly over the last five years. AAA relies entirely on Federal and State funding and breaks even each year with the excess revenues recorded as deferred revenue. The chart below illustrates the increase in excess revenues recorded as deferred by AAA.

Area Agency on Aging - Deferred Revenue



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 2010. 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 of accounting, were \$129 million for 2010. 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 expenses, which amounted to 52.9% or \$68 million.

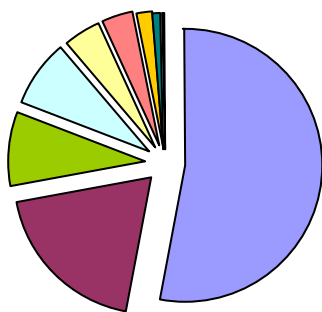
Major Funds:	2006	2007	2008	2009	2010
General Fund	\$33,598,888	\$ 34,499,991	\$ 41,543,584	\$ 40,390,042	\$ 45,512,425
Capital Projects	1,051,809	593,086	195,005	1,772,299	270,000
MH/MR	25,213,290	26,590,548	27,936,744	20,765,123	12,105,561
Health Choices	-	13,756,649	28,287,659	30,497,779	32,104,155
❖ Children & Youth	8,750,342	8,682,648	8,929,742	8,501,224	8,202,817
❖ Area Agency on Aging	5,152,237	5,828,873	5,794,684	5,931,684	6,081,802
Other Governmental Activities:					
Debt Service	3,744,556	3,609,409	4,247,199	5,181,396	5,542,748
Juvenile Court	2,683,873	2,670,297	2,925,002	2,767,727	2,778,223
❖ 9-1-1	4,395,285	2,525,776	2,531,638	2,556,232	2,895,207
Domestic Relations	2,097,913	2,190,100	2,154,313	2,318,589	2,583,319
Detention Shelter	1,368,245	1,448,040	1,439,951	1,506,048	1,594,568
Redevelopment Authority	-	1,458,532	999,136	1,471,598	3,086,330
Drug & Alcohol	2,047,337	1,555,343	1,588,060	1,413,419	1,816,301
Liquid Fuels Tax	1,922,430	726,453	586,027	467,470	1,455,289
Other County Funds	4,969,353	3,854,534	3,854,359	3,692,577	3,057,624
TOTAL EXPENSES	\$96,995,558	\$109,990,279	\$133,013,103	\$129,233,207	\$129,086,369
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	863,376
Cambria Connected	-	-	282,534	609,264	683,951
TOTAL EXPENSES	\$29,896,212	\$ 32,839,514	\$ 29,609,485	\$ 25,216,401	\$ 1,547,327

❖ Based upon the minimum criteria set forth in GASB 34:

9-1-1 Emergency Communication is no longer identified as a Major Fund beginning in 2009.

Children & Youth Service has been identified as a Major Fund beginning in 2009.

Area Agency on Aging has been identified as a Major Fund beginning in 2010.



Governmental Activity Expenses

■ Human Service 52.9%	■ Public Safety 19.1%
■ Administrative 8.7%	■ Judicial 8.2%
■ Debt Service 4.4%	■ Conservation 3.8%
■ Highways/Streets 1.8%	■ Culture/Recreation 0.9%
■ Capital Outlay 0.2%	

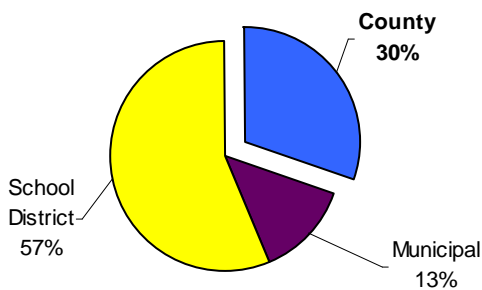
Your Real Estate Taxes— The County's Portion

The following represents the County's millage rates for 2006-2010:

	Millage Rates				
	2006	2007	2008	2009	2010
General Purposes	15.50	16.50	17.50	19.85	20.90
Debt Service Purposes	5.00	4.00	4.00	5.30	4.00
Community College	0.75	0.75	0.75	0.75	1.00
County Library	0.50	0.50	0.50	0.50	0.50
Parks & Playgrounds	0.50	0.50	0.50	0.50	0.50
Total millage rates	22.25	22.25	23.25	26.90	26.90

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

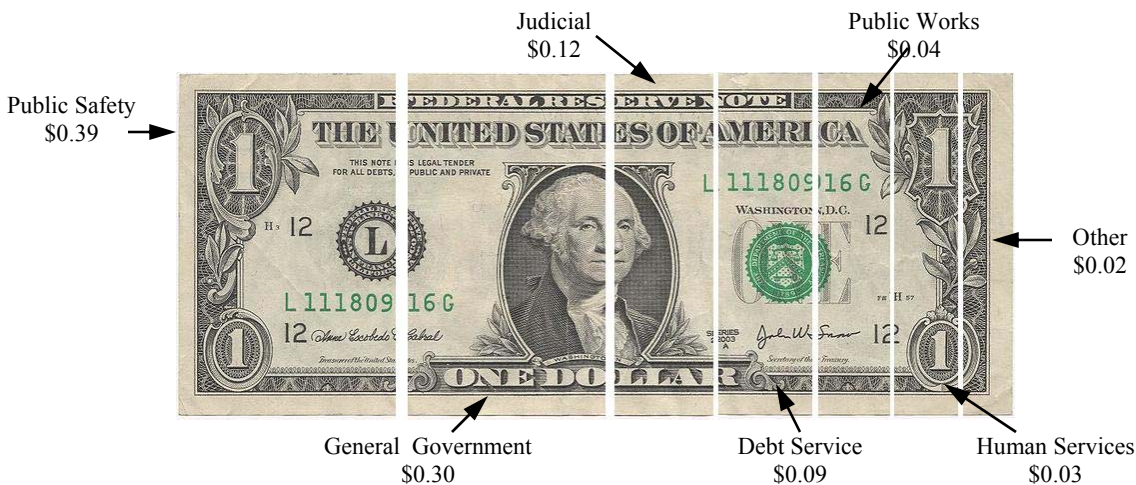
Cambria County residents paid an average of \$907 in local real estate taxes on \$10,000 of assessed value for 2010. Of that average, \$269 (30%) is paid to the County.



The county's millage rate is 26.9, with each mill generating approximately \$1.208 million in taxes. In 2010, the County Commissioners passed a resolution changing the millage designation as follows: decreased Debt Service Purposes 1.30 mills, increased General Purposes 1.05 mills and increased Community College 0.25 mills.

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

The majority (74% or \$93 million) of the County's spending is funded by state and federal grants, charges for services, investments and other income. The remaining (\$33 million) must be paid primarily with your County real estate taxes.



Component Units of Cambria County

The following chart illustrates the amount of taxpayers dollars spent to fund the County's Component Units in 2010. Also illustrated are the amount of Federal and/or State funding received by the County that is passed through to the Component Units.

	Taxpayer Funding	Pass Through Federal/State Funding	2010 Total Expenses
Behavioral Health of Cambria County	\$ -	\$32,104,155	\$32,104,155
Pennsylvania Highlands Community College	1,205,000	-	1,205,000
Cambria Library Association	585,000	-	585,000
Transit Authority	475,137	-	475,137
Solid Waste Management Authority	279,367	-	279,367
Johnstown-Cambria County Airport	156,750	-	156,750
Conservation and Recreation Authority	110,000	10,000	120,000
Planning Commission	91,165	-	91,165
Redevelopment Authority	70,000	3,451,853	3,521,853
	<u>\$ 2,972,419</u>	<u>\$35,566,008</u>	<u>\$38,538,427</u>

Children & Youth, Juvenile Court, and Detention/Shelter

The chart below illustrates the amount of County monies provided to the Children and Youth, Juvenile Court, and Detention/Shelter Funds due to the excess expenditures over the amount of revenues for each year. The two final columns list the total 2010 expenditures and the percentage of County monies of the total expenditures for each fund.

	County Funding					2010	2010
	2006	2007	2008	2009	2010	Total Fund Expenses	County's Percentage
Children & Youth	969,501	981,920	1,156,469	1,012,444	907,929	8,202,817	11.1%
Juvenile Court	1,148,806	1,122,656	1,355,165	1,530,470	1,679,789	2,778,223	60.5%
Detention/Shelter	341,448	353,691	450,985	511,469	716,429	1,594,568	44.9%
	<u>\$ 2,459,755</u>	<u>\$ 2,458,267</u>	<u>\$ 2,962,618</u>	<u>\$ 3,054,383</u>	<u>\$ 3,304,147</u>	<u>\$ 12,575,608</u>	

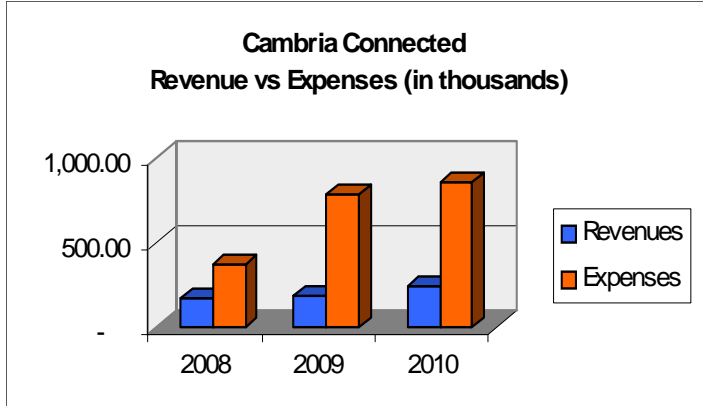
Children & Youth Fund – The PA Department of Welfare provides the majority of the funding for this program. This funding is comprised of both state and federal monies. These monies are used to provide protective children service to the age of 21, through counseling, in-home and residential services.

Juvenile Court Fund – The PA Department of Welfare (state and federal monies), PA Commission on Crime and Delinquency (state and federal monies), and the Juvenile Court Judges Commission (state monies) along with County monies provide the funding to run the Juvenile Court Office. The funds are used to administer the entire Juvenile Court process.

Detention/Shelter Fund – This fund is funded by contracts with 19 counties, including Cambria County, to house delinquent children. In addition, the program receives monies under the Federal School Lunch program. The Detention Home is a 24-hour maximum security facility for youth ages 10-18. The Shelter is a 24-hour staff security facility for youth ages 10-18 with a 30 day limit. The school lunch program provided nutrition funding for breakfast and lunch for all residents.

Cambria Connected

The Cambria Connected Network, which went into operation in June 2008, consists of 19 core tower sites that are utilized by both 9-1-1 and Cambria Connected; 27 WiFi hotspots and two Internet Service Providers (ISP).



The County's ISPs are In the Stix Broadband and SkyPacket Networks. During 2010, 40 additional public safety radios were installed.

In 2010, the County realized cost savings of \$81,540 as a result of utilizing the Cambria Connected Network for internet purposes. The graph represents the County's actual revenue and expenses, cost savings were not included. During 2010, \$606,550 of your County taxes supported Cambria Connected as this was the loss noted by the Network.

Cambria County Prison

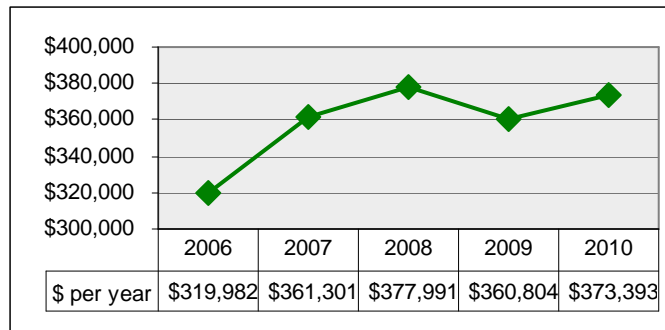
The Cambria County Prison has approximately 500 available beds for prisoners. The Prison not only houses County inmates but also State and Federal inmates. On average the Prison houses 70-75 State inmates, 30-35 U.S. Marshall inmates and 30-35 U.S. Immigration inmates as well as on occasion other counties inmates. The County receives approximately \$55 a day for State inmates and \$51.53 a day for Federal inmates.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Revenues					
Out of County Inmates	\$697.9	\$1,577.0	\$2,326.9	\$1,885.2	\$2,770.6
In County Inmates	42.4	35.4	33.0	38.8	54.2
Other Revenue	106.5	55.1	314.2	340.6	260.7
	\$846.9	\$1,667.5	\$2,674.1	\$2,264.5	\$3,085.5
Expenses					
Salaries & Benefits	\$4,406.4	\$4,935.6	\$5,006.2	\$5,139.6	\$5,512.5
Retiree Benefits	42.1	49.9	62.8	86.8	119.5
Operating Expenses	694.1	765.4	834.8	775.3	880.2
Inmate Expenses	1,381.4	1,508.1	2,002.8	1,916.8	1,973.0
	\$6,524.0	\$7,259.0	\$7,906.7	\$7,918.6	\$8,485.2
Profit/(Loss)	(\$5,677.1)	(\$5,591.5)	(\$5,232.6)	(\$5,654.0)	(\$5,399.7)

During 2010 the County received \$2.8 million for Out of County Inmates. Total revenue for 2010 was \$3.1 million, total expenses were \$8.5 million. Resulting in a net loss of \$5.4 million.

Lodging Room Rental Tax

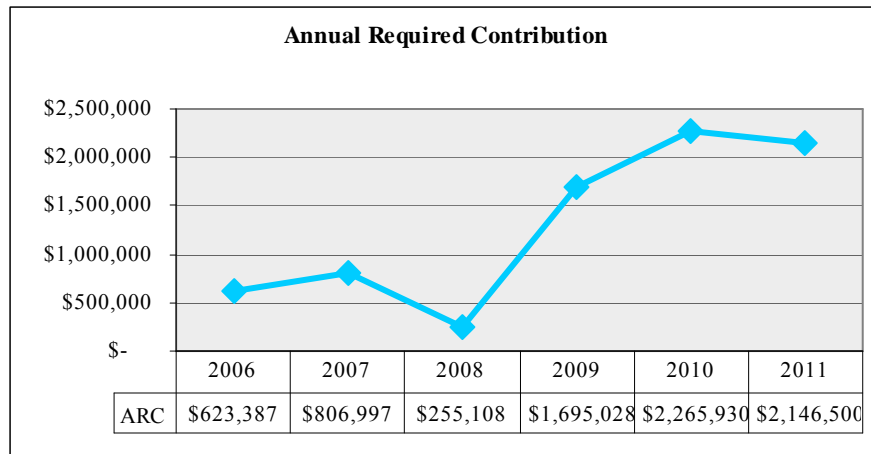
Currently the rate of tax imposed by Cambria County is 3% from each transaction of renting a room or rooms by a lodging facility. There are 32 Lodging Facilities throughout Cambria County. During 2010, \$381,014 was collected by the Lodging Facilities on behalf of Cambria County, of which \$373,393 was distributed to the Cambria County Visitors Bureau for the benefits of Cambria County residents.



The graph represents the amount distributed to the Visitors Bureau for 2006-2010.

Employee Retirement Trust Plan

The following graph represents Cambria County's annual required contribution to the Employee Retirement Trust Plan, which is disbursed yearly from the County's general fund. The amount is determined by the County's actuary using the aggregate actuarial cost method.



All County Employees working over 1,000 hours per year are required to enter the plan, and County elected officials have the option of

enrolling in the plan. Plan members are required to contribute 9% of their salaries. As of December 31, 2010 there were 1,891 plan members, 867 Retirees and Beneficiaries receiving benefits, 240 Terminated Plan Members entitled to but not yet receiving benefit and 784 Active Plan Members.

During 2010 the Plan paid out a total of \$11,336,114.39, which consisted of the following: \$7,721,203.20 for retiree payroll, \$3,206,152.45 in withdrawals for individuals who left County employment and \$408,758.74 in death benefits.

Liquid Fuels Fund:

Cambria County receives grants from the state and federal government to repair or replace county owned bridges. In addition, the County receives a portion of the overall state's liquid fuels tax. The County reallocates a portion of these amounts to all municipalities within Cambria County based upon their requests and final decision of the County Commissioners. The remaining liquid fuels monies are used for bridge repair and maintenance.

	2008	2009	2010
Beginning Balance in Liquid Fuels on Jan 1st:	311,043.49	310,598.16	492,810.43
<u>Receipts:</u>			
Commonwealth of PA	504,282.94	478,048.66	511,725.90
Interest	9,642.99	2,052.48	649.24
Reimbursement Agreements (Penndot)	10,428.98	125,885.77	1,127,101.57
Miscellaneous	60,141.58	44,788.12	21,246.59
	<u>584,496.49</u>	<u>650,775.03</u>	<u>1,660,723.30</u>
<u>Expenses:</u>			
County Owned Roads, Highways & Bridges:			
Construction	0.00	0.00	(1,046,598.75)
Maintenance & Repair	(145,426.83)	(188,181.78)	(65,505.12)
Administrative Expenses	(2,714.99)	(2,705.98)	(2,877.62)
Grants to Boroughs & Townships	(436,800.00)	(277,675.00)	(220,975.00)
	<u>(584,941.82)</u>	<u>(468,562.76)</u>	<u>(1,335,956.49)</u>
Balance in Fund on Dec 31st:	310,598.16	492,810.43	817,577.24

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.cambria.pa.us
District Attorney		
Kelly Callihan	(814) 472-1680	sbalsinger@co.cambria.pa.us
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	bkolar@co.cambria.pa.us
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



YOU can help because...

- U.S organizations lose an estimated 5% 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)472-1623

* Source: Association of Certified Fraud Examiners' 2010 Report to the Nation