

2022

Annual Report

Lancaster City Revitalization & Improvement Zone

Managed by LANCASTER CITY ALLIANCE

Lancaster City Revitalization & Improvement Zone (CRIZ) Program

A Vital Economic Development Funding Tool for the City of Lancaster

Grants, Loans, and Annual Debt Service Assistance to Support Business Growth and the Development of Vacant/Underutilized Properties, supporting:

- Real Estate Acquisition
- Site Preparation and Infrastructure
- Real Estate Development Soft Costs (ex: Architectural, Engineering, Surveys, Legal Fees)
- New Construction
- Façade Improvements
- Interior Renovations (including Leasehold Improvements)
- Furniture, Fixtures, and Equipment

Since 2014, \$47.7 million in state and local tax revenues have been returned and distributed to the City of Lancaster, leveraging more than \$130 million in private matching funds invested to support more than \$178 million in economic development.

On the cover: The new Southern Market Food Hall, 100 S. Queen Street, made possible by CRIZ financial assistance.

All photos courtesy of Lancaster City Alliance unless otherwise specified.

A painter with City-based contractor Pine Street Painting performs a façade improvement at 259 W. King Street. The project was funded in part by the new CRIZ Small Business Financial Assistance Program.

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What is CRIZ?

The City Revitalization and Improvement Zone (CRIZ) Program was established by Pennsylvania law (Act 52 of 2013 and amended under Act 84 of 2016) to spur new growth in cities that have struggled to attract development and reinvestment, help to revive downtowns, and create jobs for the residents in participating communities. A CRIZ is an area of up to 130 acres, comprised of parcels designated by an authority to capture state and local taxes for the purpose of improvement and development in the designated CRIZ district.

How does CRIZ work?



The City Revitalization and Improvement Zone (CRIZ) district is a special property-based economic development area in the City of Lancaster currently totaling approximately 111 acres and covering much of the Downtown and Harrisburg Avenue/N. Prince Street “Northwest Gateway” area as well as portions of Manor Street and S. Duke Street.



All businesses, property owners, and contractors constructing approved CRIZ projects located in the CRIZ district are required by state law to file annual confidential reports between April 1 and June 15 to the PA Department of Revenue and the City of Lancaster on the amount of qualified taxes (ex: PA Sales Tax, PA Employer Withholding Tax, Local Earned Income Tax, and others) generated by their business during the previous tax year. Businesses, property owners, and contractors doing business in the CRIZ district do not incur any additional taxes as a result of being located in the CRIZ district. **The CRIZ Program’s success and the amount of funding generated for the program is dependent on businesses fulfilling this reporting responsibility annually.** The CRIZ Authority contracts with FourScore to provide a free service to help businesses submit their forms each year.

To learn more about the CRIZ Program, please visit LancasterCityAlliance.org



The Commonwealth of Pennsylvania and City of Lancaster certify the qualified taxes reported by businesses and property owners in the CRIZ district and return those tax dollars (“increment”) to the Lancaster CRIZ Authority. In 2022 alone, more than \$10.1 million was returned to the Lancaster CRIZ Authority to support economic development in the City of Lancaster’s CRIZ and more than \$47.7 million has been returned and distributed to date.



Qualified state and local tax revenues (“increment”) returned to the Lancaster CRIZ Authority may be used for payment of debt service on loans issued for the acquisition and/or qualified capital improvements within the CRIZ district and **in support of development projects, other capital improvements, and business growth.** The CRIZ Authority may also use the increment to issue bonds to fund special projects or programs such as the CRIZ Small Business Financial Assistance (SBFA) Grant & Loan Program created in 2018.

2022 Year in Review: CRIZ Program Highlights

The Lancaster CRIZ Authority allocated or distributed \$5,663,524 from certified 2021 state and local incremental tax revenues for CRIZ Authority and state-approved projects **and leveraged \$1,956,788 in matching funds** from developers and property owners in 2022.

The historic Southern Market at 100 S. Queen Street, revamped into a food hall/restaurateur-incubator/ coworking office facility as made possible by CRIZ financial assistance, began fully operating in January 2022.

The key priority of the CRIZ Authority and Lancaster's state-approved CRIZ program—the redevelopment of the former Lancaster Square facilities on the east side of N. Queen Street's 100 block—was mostly complete by year's end.

New projects approved by the Lancaster CRIZ Authority in 2022 included significant upgrades to Clipper Magazine Stadium; LancasterHistory’s Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy at Queen and Vine Streets; and the interior buildout of the new retail space on Ewell Plaza constructed as part of the

Lancaster Parking Authority's Christian Street Garage/ Lancaster Public Library project. Upon completion, these projects will result in the enhancement of community spaces that will attract visitors and businesses to the City and provide quality amenities for City residents.

The CRIZ Authority also launched the low-interest loan component of its Small Business Financial Assistance Program in the fall of 2022, offering these in addition to grants to catalyze small business growth in the CRIZ-designated areas of the City.

To date, more than \$47.7 million in state & local tax revenues returned to the City of Lancaster and distributed since 2014, leveraging \$130 million in private matching funds invested to support more than \$178 million in economic development.

See pie chart and table on page 10 and 11 for allocation and/or distribution of 2021 CRIZ incremental tax revenues in 2022, and proportions allocated to qualified/approved projects, debt service on CRIZ Authority-issued bonds, administrative services of the CRIZ Authority, and compliance services.



CRIZ Authority Acting Executive Director and Lancaster City Alliance President Marshall W. Snively speaks at the official Grand Opening celebration for Southern Market in February 2022.



Ewell Plaza was completed
in November 2022.

Redevelopment of Former Lancaster Square Facilities Mostly Complete: Made Possible by CRIZ Funding

The focus of Lancaster's CRIZ Program is on the development of vacant and underutilized properties within the City and supporting small business growth. In addition to supporting private-sector-led development projects, the Program provides financial assistance for capital improvements to sustain existing public facilities, such as the Lancaster County Convention Center, and to develop new public facilities, such as the newly completed Ewell Plaza public space developed by City of Lancaster government. Projects such as the development of the Ewell Plaza public space would be financially-prohibitive for cash-strapped third-class cities like Lancaster without funding tools like the CRIZ Program.

- The Ewell Plaza public space is the centerpiece of the catalytic redevelopment of a once-underutilized and mostly vacant block in the center of Lancaster's otherwise vibrant Downtown. The redevelopment of the east side of the 100 block of N. Queen Street, formerly known as Lancaster Square, was identified as the key priority for the CRIZ Program to help address in the CRIZ Authority's application to the state in 2013.

More than \$2.8 million in CRIZ funding was provided to support the design and construction of the plaza.

- Construction/fit-out of the space leased by Lancaster Public Library, tenant of the Lancaster Parking Authority in the Christian Street Garage facility, began in July 2022 and was completed in May 2023, in time for the Library's relocation to 151 N. Queen Street from its decades-long home on N. Duke Street. The CRIZ Authority approved in December 2022 the use of 2021 CRIZ increment by Lancaster Parking Authority to complete the build-out of the interior of the new Ewell Plaza retail space at 171 N. Queen Street, totaling 4,500 sq. ft., in order to bring it to a finished condition for a new tenant. The retail interior build-out is expected to be completed in the summer of 2023 and a new tenant, Busy Bodies Play Cafe, has signed a lease for the space and plans to open a family-friendly attraction to complement the adjacent new Public Library in late 2023.
- The Holiday Inn Lancaster, flanking the north end of Ewell Plaza, saw its renovations fully completed in the fall of 2022 with the opening of The Imperial Terrace.

This provides outdoor space for dining and banquets offered in the Imperial Ballrooms, overlooking the Plaza. CRIZ revenues generated by the Holiday Inn are returned to pay annual debt service and principal prepayments on a \$4.8 million loan provided by Community First Fund and others to refinance a loan used to purchase the former Brunswick Hotel. No CRIZ revenues were used to renovate the hotel.

- While the construction of 101 North Queen (101NQ) has largely been completed, including portions of the facility that are dedicated to retail and corporate headquarters for Cargas Systems and the Steinman Companies/LNP | LancasterOnline, who occupied their offices in 2019 and 2020 respectively, the fit-out for other street-level and upper-floor commercial tenants and the residential units on the fourth floor continued into 2022. It is anticipated now that construction of the plaza public space is complete (as of the fall of 2022), the remaining commercial space and residential units at 101NQ will be fully leased/sold and occupied more quickly. The developer of 101NQ, Zamagias Properties, received a \$1.925 million grant provided over two years to remove asbestos from the former Bulova Technologies building. The remaining project was privately financed. One hundred percent of all CRIZ revenues generated by the tenants of 101NQ will be used to pay annual debt service on the bond/loan for the construction of the Lancaster Public Library and Christian Street Garage structure.



Rendering of the Christian Street Garage/Lancaster Public Library facility at Ewell Plaza, receiving annual CRIZ funding to pay off the public bonds that financed its construction. (Rendering courtesy of R&R Studios)

Collectively, this shows the CRIZ Program at work on the east side of the 100 block of N. Queen Street:

- Total CRIZ revenues distributed to date total nearly \$14 million to support the approximately \$100 million total cost of the redevelopment of the former Lancaster Square site, now broadly known as "Ewell Plaza" (including the Christian Street Parking Garage/Retail/Lancaster Public Library, Holiday Inn Lancaster, 101NQ, and the \$3.4 million Ewell Plaza public space).
- To date, the nearly \$14 million in CRIZ funding injected to support the various components of the redevelopment of Lancaster Square has leveraged more than five times the amount of funding provided by the CRIZ—and while the amount of public dollars contributed to the redevelopment of the east side of this block of N. Queen Street is significant, the greater share of the funds invested has come from the private sector.

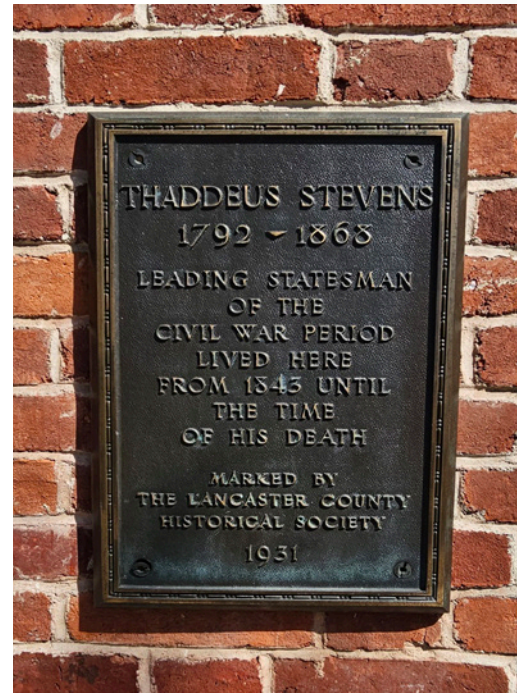
This is exactly what the CRIZ Program is designed to do: leverage additional economic development—and a mix of private and public dollars—to transform underutilized properties in our City. In the case of the redevelopment of the former Lancaster Square, other sources of funding have far exceeded the amount of CRIZ funding support provided.



The newly completed Imperial Terrace at The Holiday Inn Lancaster, overlooking Ewell Plaza. (Photo courtesy of The Holiday Inn Lancaster)



Restored home and law office of 19th century U.S. Congressman Thaddeus Stevens and the Kleiss Tavern, site of LancasterHistory's planned Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy, 45-49 S. Queen Street.



A National Destination in the Making: LancasterHistory's Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy Receives Significant CRIZ Financial Assistance Commitment

In May 2022, the CRIZ Authority approved up to \$4 million in CRIZ financial assistance (payable over a period of up to 10 years) to nonprofit organization LancasterHistory to develop an interpretive museum to be known as the Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy, located in the restored historical home and law office of 19th century abolitionist Congressman Stevens at 45-49 S. Queen Street. The museum will operate in space which is leased from the Lancaster County Convention Center Authority within the larger Lancaster County Convention Center facility. Approved by the Commonwealth of Pennsylvania in October 2022, the financial assistance is conditional upon the success of LancasterHistory's capital campaign for the project, with CRIZ incremental revenues intended to be the last dollar in to ensure the campaign's goal for local giving is achieved. LancasterHistory's first CRIZ assistance installment payment was allocated by the CRIZ Authority Board of Directors in the amount of \$471,737, sourced from 2021 CRIZ increment, and reimbursing LancasterHistory for professional services expenses incurred in 2022 as part of the design of the project. Construction of the project is currently out to bid and is anticipated to be completed in 2025.

The Stevens & Smith Center project is viewed as integral to the revitalization of the intersection of Queen & Vine

Streets, a key gateway into Downtown Lancaster from the south, and will complement the planned mixed-use 146-unit senior living tower by Willow Valley Communities across the street, as well as the company's and nonprofit partner Lancaster Equity's recently completed Southern Market project at 100 S. Queen Street, a food hall/restaurant-incubator/coworking office facility project receiving CRIZ financial assistance. Southern Market began fully operating in January 2022.



Exposed cistern at the Lancaster County Convention Center believed by historians to have served as a hiding place for fugitive slaves as part of the Underground Railroad with cooperation from abolitionist 19th century U.S. Congressman Thaddeus Stevens will be a focal point of LancasterHistory's planned Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy, 45-49 S. Queen Street.



The Lancaster Barnstormers play baseball at Clipper Magazine Stadium.

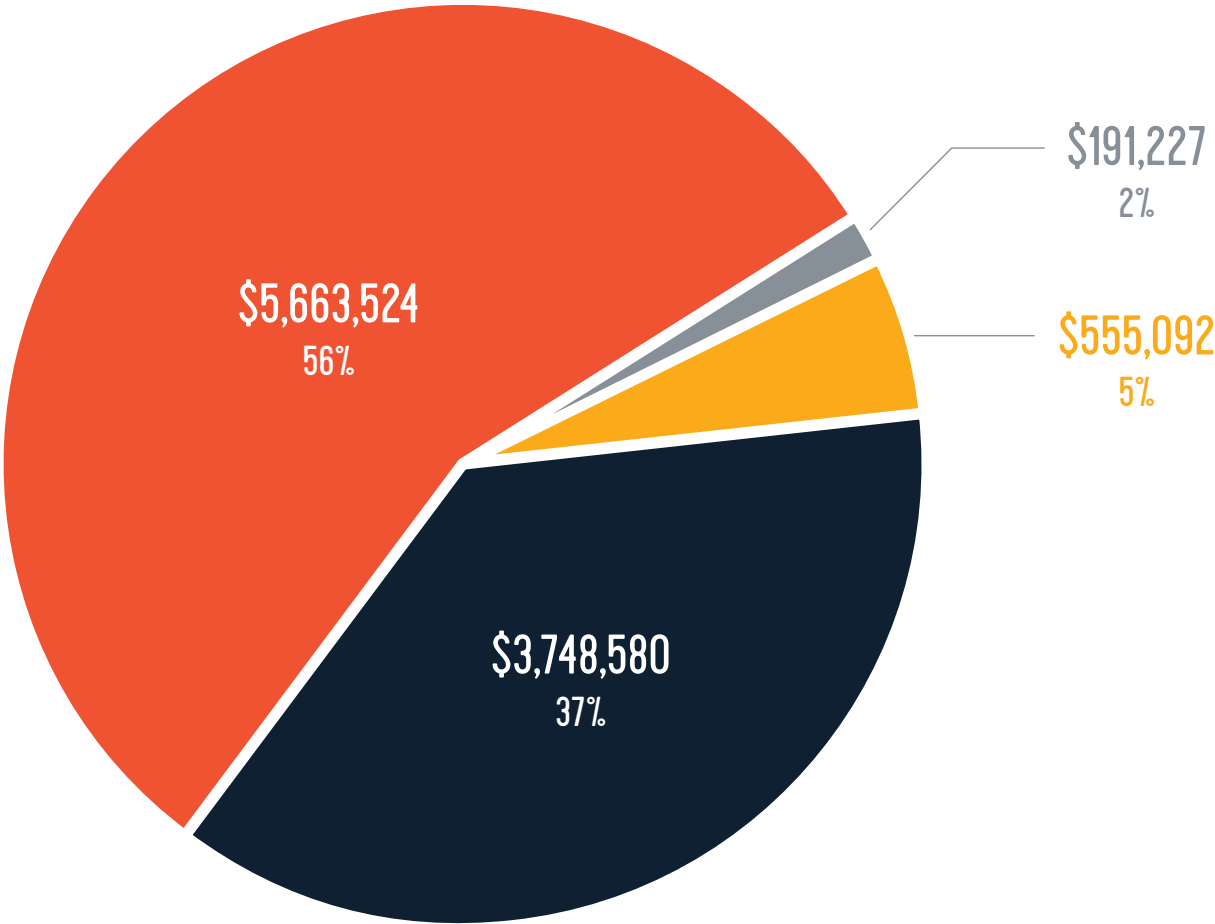
CRIZ Authority Approved More Than \$2 million for Major Upgrades to Clipper Magazine Stadium: Facility's Owner Completes Other Upgrades in 2022

CRIZ assistance beneficiary Redevelopment Authority of the County of Lancaster, owner of Clipper Magazine Stadium, oversaw the completion (by the end of 2022) of the replacement of original carpet inside at the skybox level with new flooring, as well as the replacement of five rooftop HVAC units, all of which exceeded their useful life and date back to the stadium's construction in 2004-2005. These improvements were approved by the Commonwealth of Pennsylvania as part of a 2018-2023 Clipper Magazine Stadium Capital Improvements Plan.

Following the Commonwealth of Pennsylvania's approval of the Redevelopment Authority of the County of Lancaster's new 2023-2028 Clipper Magazine Stadium Capital Improvements Program in December 2022, the CRIZ Authority budgeted a total of \$2,041,193 in 2021 CRIZ incremental revenues received in 2022 to support

the cost of several major capital improvement projects at the stadium through 2025. These improvements include the replacement of the stadium's natural grass turf with artificial turf; replacement of the stadium's outdated and underperforming sound system; and replacement of the stadium's central, north, and south roofs, all dating back to the stadium's construction in 2004-2005. The installation of artificial turf, anticipated to be completed in early 2024, is expected to allow for new events to be hosted on the playing field while the Barnstormers are not playing baseball, and may even enable an additional non-baseball sports franchise to make Clipper Magazine Stadium its home, resulting in additional positive economic impact for the community.

Allocation/Distribution of 2021 Qualified CRIZ State & Local Incremental Tax Revenues by the Lancaster CRIZ Authority in 2022



- Financial Assistance to CRIZ Authority/State-Approved Projects
- Compliance Services (ex: Annual Business Reporting Assistance)
- Administrative Expenses (ex: Program Management, Financial, Legal Services, etc.)
- Debt Service on CRIZ Authority-Issued Bonds (ex: Small Business Financial Assistance Fund)

Total: \$10,158,424

Distribution of CRIZ Incremental Tax Revenue Expenditures by Project and Matching Funds Invested Through 2022

Year(s) Approved	Project	Project Type	CRIZ Financial Assistance Beneficiary	Address	CRIZ Incremental Tax Revenues Allocated/ Distributed in 2022	Total CRIZ Incremental Tax Revenues Allocated/ Distributed to Date (Through 2022)	Matching Funds Invested in 2022	Total Matching Funds Invested to Date (Through 2022)
2015	Jimmy John's Restaurant	Real Estate Acquisition	Center City 35 NQ, LLC	35 N. Queen St.	-	\$68,903.58	-	\$299,346.31
2016	Plaza Centro Neighborhood Retail Center	Real Estate Acquisition, Site Preparation, Infrastructure	Conestoga Plaza, LP (for SACA Development Corporation)	902-910 S. Duke St.	-	\$116,624.46	-	\$7,590,414.30
2016	Lancaster County Convention Center Capital Improvements	Capital Improvements	Lancaster County Convention Center Authority	25 S. Queen St.	-	\$3,300,000.00	\$19,492.00	\$1,452,330.61
2016	Lancaster Marriott at Penn Square Hotel Expansion	Real Estate Acquisition, Furniture, Fixtures, Equipment	Redevelopment Authority of the City of Lancaster	14-18 E. King St.	\$673,066.36	\$4,228,405.92	-	\$31,497,661.94
2016-2019	Clipper Magazine Stadium Capital Improvements	Renovations, Infrastructure, Furniture, Fixtures, Equipment	Redevelopment Authority of the County of Lancaster	580 N. Prince St.	\$2,041,193.33	\$5,036,094.39	\$211,590.00	\$2,001,732.46
2016-2018	The Holiday Inn Lancaster (formerly The Hotel Lancaster)	Real Estate Acquisition, Furniture, Fixtures, Equipment	Square Development, LP	25 E. Chestnut St.	\$322,551.35	\$3,810,339.48	\$62,624.28	\$16,160,859.02
2017	"101NQ" Office/Retail/ Residential Facilities (Cargas Corporate Headquarters and LNP Media Group Corporate Headquarters) (formerly the "Bulova Building")	Environmental Remediation	QS Zamagis, LLC and LQS, LLC	101 N. Queen St.	-	\$1,936,878.78	\$904,547.10	\$39,984,878.59
2018	Christian Street Garage/ Lancaster Public Library/ Ewell Plaza Retail	Professional Design Services, Development Site Preparation, New Construction	Lancaster Parking Authority	151 N. Queen St.	\$1,920,487.82	\$5,458,220.19	-	\$10,879,148.48
2018	Max's Eatery (Restaurant/Bar)	Business Acquisition, Renovations, Furniture, Fixtures, Equipment	Macodo, LLC	38 W. King St.	\$45,308.88	\$163,788.54	\$74,061.85	\$1,219,954.70
2018	29 East King Office & Retail Facilities (Woodstream Corporate Headquarters)	Façade and Interior Renovations	29 East King Street, LLC	29 E. King St.	-	\$1,112,603.78	-	\$6,527,156.91
2018	551 West: Sky Bar Expansion	New Construction, Renovations, Furniture, Fixtures, Equipment	Trissler Partners, LLC and TAFF Enterprises, LLC	551 W. King St.	\$67,956.98	\$101,890.27	-	\$679,812.17
2019	Ewell Plaza Public Space	Professional Design Services, Development Site Preparation, New Construction	City of Lancaster	125 N. Queen St.	\$41,614.48	\$2,839,705.48	\$507,941.10	\$583,258.21
2019	Double C (Restaurant/Bar)	Real Estate Acquisition, Renovations, Furniture, Fixtures, Equipment	Double C, LLC and Grip & Rip, LLC	220 N. Prince St.	\$51,080.70	\$182,362.36	\$23,258.22	\$1,203,910.83
2019	The Exterior Company Corporate Headquarters	Real Estate Acquisition	The Exterior Company, Inc.	311 Harrisburg Ave.	-	-	\$58,925.71	\$3,200,675.81
2020	Southern Market	Real Estate Acquisition, Furniture, Fixtures, Equipment	Lancaster Equity, Inc. and Willow Valley Communities	100 S. Queen St.	\$28,527.40	\$78,794.40	-	\$7,646,592.00
2020	Duke Street Plaza (Retail/Services Center)	Real Estate Acquisition, Development Site Preparation	Duke Street Plaza, LLC (SACA Development Corporation)	802-820 S. Duke St.	-	\$955,000.00	-	-
2022	Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy	Professional Design Services; Leasehold Improvements, Furniture, Fixtures, Equipment	LancasterHistory	45-49 S. Queen St.	\$471,737.10	\$471,737.10	\$94,347.42	\$94,347.42
TOTALS					\$29,861,348.73	\$5,663,524.40	\$1,956,787.68	\$31,022,079.76

See map on page 14 for locations of projects listed above

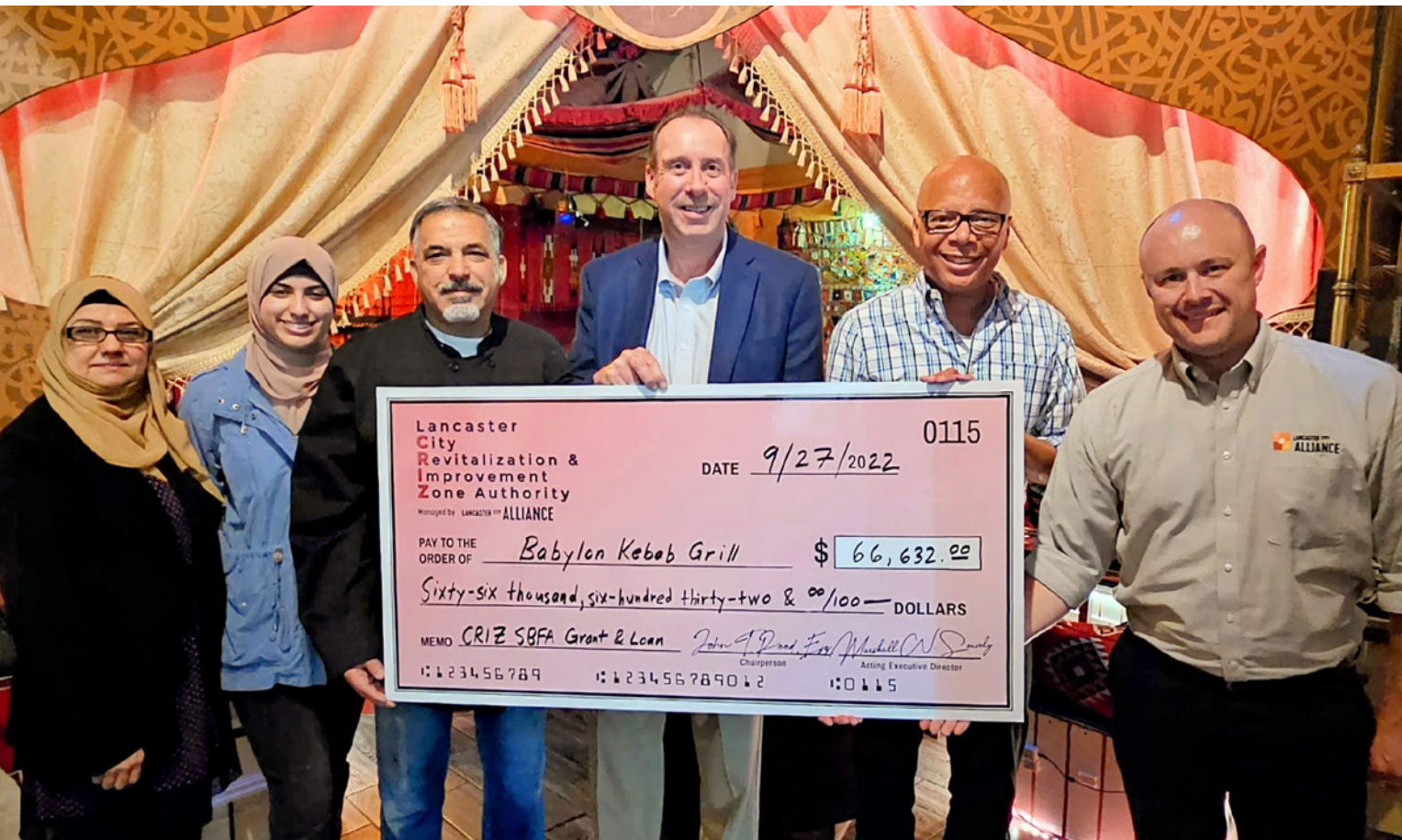
Prioritizing Lancaster's Small Business Community for CRIZ Financial Assistance: The SBFA Grant and Loan Program

In 2017, the Lancaster CRIZ Authority Board of Directors created a special task force to consider opportunities that would enable small businesses located in Lancaster's CRIZ district and those that may choose to move there in the future to take advantage of the financial assistance available through the CRIZ Program. This was during a time when larger corporations and large-scale development projects were receiving most of the benefit of the CRIZ Program. The task force identified the following key benefits of establishing an alternative method for small businesses in the CRIZ to benefit from the overall economic impact of the Program:

- Provide existing CRIZ businesses an opportunity to benefit from their CRIZ contributions and annual reporting through flexible grants and loans.

- Diversify the real estate ownership group in CRIZ by size, gender, and ethnicity.
- Attract new and retain existing CRIZ small businesses.
- Serve to beautify the CRIZ streetscape.

The Authority authorized in 2018 the creation of a Small Business Financial Assistance (SBFA) Program, and the issue of a \$5 million bond to capitalize this new grant and loan fund. From the establishment of the SBFA Program in 2018 through 2021, a dozen small businesses received grants of up to \$25,000, with grantees receiving on average \$19,930 during a "pilot" run of the grant component of the program. In 2022, nine small businesses were awarded SBFA grants totaling nearly \$200,000.



A check is presented by the CRIZ Authority to startup Babylon Kebab Grill (52 N. Queen Street), one of the first small businesses to receive grant and loan funds from the new CRIZ SBFA Program. Pictured, from left to right: Nada Al-Hussaini, Anfai Al-Hussaini, and Ehsan Al-Hussaini of Babylon Kebab Grill; John T. Reed, Esq., Chairperson; Marshall W. Snively, Acting Executive Director; and Jeremy Young, Program Administrator of the Lancaster CRIZ Authority.

CRIZ Authority Partners with EDC Finance Corporation on Underwriting of New CRIZ SBFA Low-Interest Loans



Issei Noodle benefited from one of the first-issued SBFA Loans in September 2022, as well as economic development partner collaboration to secure real estate and financing for their planned relocation and expansion at 38 W. Orange Street in late 2023. Pictured, from left to right: Dan Beck, Community First Fund; Jessica Hamilton, EDC Finance Corporation; Andre and Donna Pham (and their son), owners of Issei Noodle; Bree Robinson, High Associates; and Jeremy Young, Program Administrator of the Lancaster CRIZ Authority.

The Lancaster CRIZ Authority has contracted with Economic Development Company of Lancaster County/EDC Finance Corporation to issue loans from the Small Business Financial Assistance (SBFA) Program, which now provides fixed, low-interest loans of up to \$100,000 to qualifying small businesses within the CRIZ districts for renovations, real estate purchases, and new fixtures, furniture, and equipment. As loans are repaid, proceeds will go into a revolving loan fund to sustain the program long-term. The interest rate as of December 2022 was 4.75%. Loans may be issued in combination with grants of up to \$25,000, for a total financial assistance opportunity of up to \$125,000 from the SBFA Program. Together, these funding tools have been envisioned as a boon to small business growth

and smaller-scale investment. The Authority issued its first loans to small businesses located in the CRIZ in September 2022 to new health and beauty spa Drift Spa, located in the Lancaster Marriott Hotel at Penn Square; new restaurant Babylon Kebab Grill, located in the Place Marie Mall at 52 N. Queen Street; and existing restaurant Issei Noodle, currently located at 44 N. Queen Street and planning a relocation to 38 W. Orange Street. Rendezvous Pizzeria & Steak Shop, to be resurrected following its closure in December 2019 and reimagined on the ground floor of Landis Place on King at 243 W. King Street, was also awarded a SBFA loan in December 2022. In total, more than \$335,000 in loans were issued from this new program in 2022.

CRIZ Program

Managed by Lancaster City Alliance

In 2021, the Lancaster CRIZ Authority Board of Directors approved the nonprofit organization Lancaster City Alliance as the new management entity for the CRIZ Program, with Lancaster City Alliance President Marshall W. Snively serving as Acting Executive Director. Recognizing the nonprofit's qualified staff and resources, economic development expertise, and administrative and communications capabilities, the Authority identified

Lancaster City Alliance as ideally suited to take over management of the CRIZ Program from City of Lancaster government. Lancaster City Alliance's history and experience managing the Downtown Investment District Authority and *Building On Strength*, the City of Lancaster's Economic Development Strategic Plan (2015-2030), has helped to ensure the continued success and growth of this important economic development tool for the City.

Lancaster City Revitalization & Improvement Zone Authority

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Administration of the City Revitalization and Improvement Zone Program
at the Commonwealth of Pennsylvania by: