Unlocking Growth: The SBA 504 Loan Program and its benefits

The U.S. Small Business Administration (SBA) 504 loan program is a powerful financing tool designed to help small businesses grow while supporting local economic development. Administered by the SBA, this program provides long-term,



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fixed-rate financing for major fixed assets like commercial real estate, equipment, and facility upgrades. Altoona-Blair County Development Corporation is your local Certified Development Company (CDC).

SBA 504 projects include three parties: the business owner, who contributes 10% of the total project cost, a CDC funded by the SBA providing 40%, and a private lender covering the remaining 50%. If the business is a start-up business and/or the property is considered special-purpose, an additional 5% is required from the Borrower for each of these instances. The typical SBA 504 model allows business owners to preserve working capital while locking in below-market interest rates fixed for up to 25 years. The interest rate is set by the SBA monthly and the current interest rate for 25 year-term loans is approximately 6.1% fixed for the life of the loan.

For more information contact Marcus Edwards with ABCD Corp. at 814-569-1112 or marcuse@abcdcorp.org.

Big plans in the works for 2026

Be among the first to learn about an exciting lineup of events celebrating our country's 250th anniversary at the Chamber's Breakfast Club on Nov. 6 at the Blair County Convention Center.

The Pennsylvania Commission for the United States Semiquincentennial (America250PA) was established by the legislature and Governor in 2018 to plan and coordinate the commemoration of this epic milestone. Blair County will be joining communities all across Pennsylvania and the United States in helping to plan celebrations for our nation's 250-year anniversary in 2026.

The local America250PA Blair County commission will be planning local events and highlighting our history leading up to a major celebration on July 4, 2026.

"America250PA-Blair has been work-

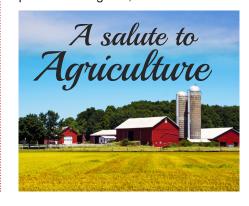


ing tirelessly to make sure we have an EPIC Semiquincentennial Celebration! We're planning events for citizens of all ages. Some events are already underway, but will culminate on July 4th in downtown Altoona, Fort Roberdeau and DelGrosso's Park. You won't want to miss it," said A.C. Stickel, Chairman, Blair County Commission.

The cost to attend Breakfast Club, sponsored by Stuckey Automotive, is \$25 for Chamber Members and \$35 for non-members. Make your reservations now by clicking here.

Gary Long to receive ACE Award

Gary Long of Sinking Valley has been selected to receive the Chamber's 2025 Agricultural Community Excellence (ACE) Award. The ACE Award started as a continuation and expansion of the Chamber's Farm Family of the Year Award beginning in 1970. The Chamber's Farm-City Committee advocates on behalf of Blair County's agricultural community through recognition of those individuals who champion the importance of agriculture for our local economy. Long, who owns Long's Field Service and is a former president of the Blair County Farm Bureau, will be honored at the annual Farm City Dinner on Nov. 12 at Morrisons Cove Memorial Park, 201 South Walnut Street, Martinsburg. The evening will kick-off at 6:00 p.m. with the popular milk-punch reception followed by a full buffet dinner. The keynote address will be presented by Joshua Duff, DVM, General Manager of Production Operations for Country View Family Farms, the hog production affiliate of family-owned Clemens Food Group. Cost to attend is \$25 per person. To register, click here.





Home & Harvest

The Chamber held a ribbon-cutting ceremony for the grand opening of Home & Harvest, located at 2900 West Plank Road, Suite 2, Altoona. What began as a road-side produce stand and online boutique has since grown into a lifestyle brand. Now with two locations, Altoona and Bedford, it features a kitchen, classroom, local products, cafe, Montessori inspired imaginative play spaces, special events, and more. For more information go to www.homeandharvest.shop. Pictured at the ribbon, from left: Eva Egler, Chamber Ambassador; Dennis Peterman; Tim Cruse; Maura Cruse, co-owner; Alyssa Weyandt, co-owner; Kristina Rodriguez; Haylea Leydig; Kera Hewitt; Megan Rossman, Blair County Chamber of Commerce; and Emily Martin, Chamber Ambassador.

Small business owners encouraged to share insight using online survey

The Federal Reserve's 2025 Small Business Credit Survey is now open. Owners and key financial decision-makers of for-profit businesses, share your recent experiences.

In this survey, you can provide insights into your use of debt, the financial conditions you encounter, and other relevant information.

Answers to these questions contribute to data that directly inform the Fed, federal government agencies, service providers, policymakers, and others — a common good ultimately benefiting your business and others in the community.

Take the 10-to-12-minute survey now.



The survey is open to businesses currently in operation, those recently closed, and those about to be established. All responses are confidential. The survey closes November 14, 2025. Questions? Contact Olivia Ness at olivia.ness@phil.frb.org.

Our website is open for business 24/7

make reservations • find things to do • make a payment manage your account • promote your business • find new customers www.blairchamber.com

Congratulations!

...to Keller Engineers Inc. for recently presenting a check containing the proceeds from the 21st annual Keller Open/Paul Kirby Jr. Memorial Golf Outing to American Rescue Workers. Due to the generosity of local sponsors, contributors, volunteers, and golfers, the check totaled \$13,000.

...to the Bellwood-Antis High School Lady Blue Devils Girls Volleyball team for raising \$3,050 from its annual Pink-Out game. The funds were presented to a local individual who is currently battling breast cancer.

...to Stuckey Subaru, through its partnership with Subaru of America and the ASPCA, provided a \$12,500 grant to Mending Hearts Animal Rescue. In addition to the grant donations, Stuckey Subaru has committed to distribute 100 Subaru Outback chew toys, 30 dog pet parent kits and 30 cat pet parent kits.



Reach thousands of inboxes!

advertise in this newsletter contact Jessie@ jcovert@blairchamber.com





March 6, 7, 8

BLAIR COUNTY
CONVENTION CENTER