

# The Clearfield *Revitalization* Corporation, (CRC)'s Guide to Opening a Business in Downtown Clearfield's Main Street District



The Clearfield *Revitalization* Corporation, (CRC) is a 501(c)3 nonprofit organization that focuses on the revitalization of downtown Clearfield. The CRC follows the Main Street approach to revitalization, which is a community-based, volunteer-focused program designed to renew downtown areas and business districts. The CRC is excited for you and your new business to become part of the betterment of Clearfield. Congratulations, and know that the CRC is here to help you in answering one fundamental question... “I’m opening a business in downtown Clearfield—now what?” The following pages give a step by step summary to help you in your exciting endeavor. Please note that the following information is specific to the Main Street area of downtown Clearfield. If you have any questions or concerns, please contact the CRC’s Main Street Manager, Kellie Truman: by phone – (814) 765-6000 OR by email – [crc.manager@gmail.com](mailto:crc.manager@gmail.com).

**Now let's get started...**

## Steps to Starting a Business

These steps are meant to guide business-owners in their endeavors to set-up and run successful businesses. They are provided by the website for the U.S. Small Business Administration – [www.business.gov](http://www.business.gov)

### Step 1: Research and Plan your Business

This includes creating a business plan, which is essential to the success of an organization. A business plan contains the narrative and financial plans for the business. It must be clear, so that it can be followed closely. A lucid, carefully-constructed business plan is very helpful for new owners. The Pennsylvania Small Business Development Centers, or SBDC, offer some materials to help construct business plans. The website for the Pennsylvania SBDC also has tutorials, videos, and advice on starting businesses, marketing, technology, and many more points of interest. The SBDC is willing to provide free, confidential one-on-one counseling to insure the success of small businesses in Pennsylvania. Being confident and well-educated as a business-owner is important.

Contact the Clarion SBDC for more information and advice:

[Clarion SBDC – Corry Riley](#)

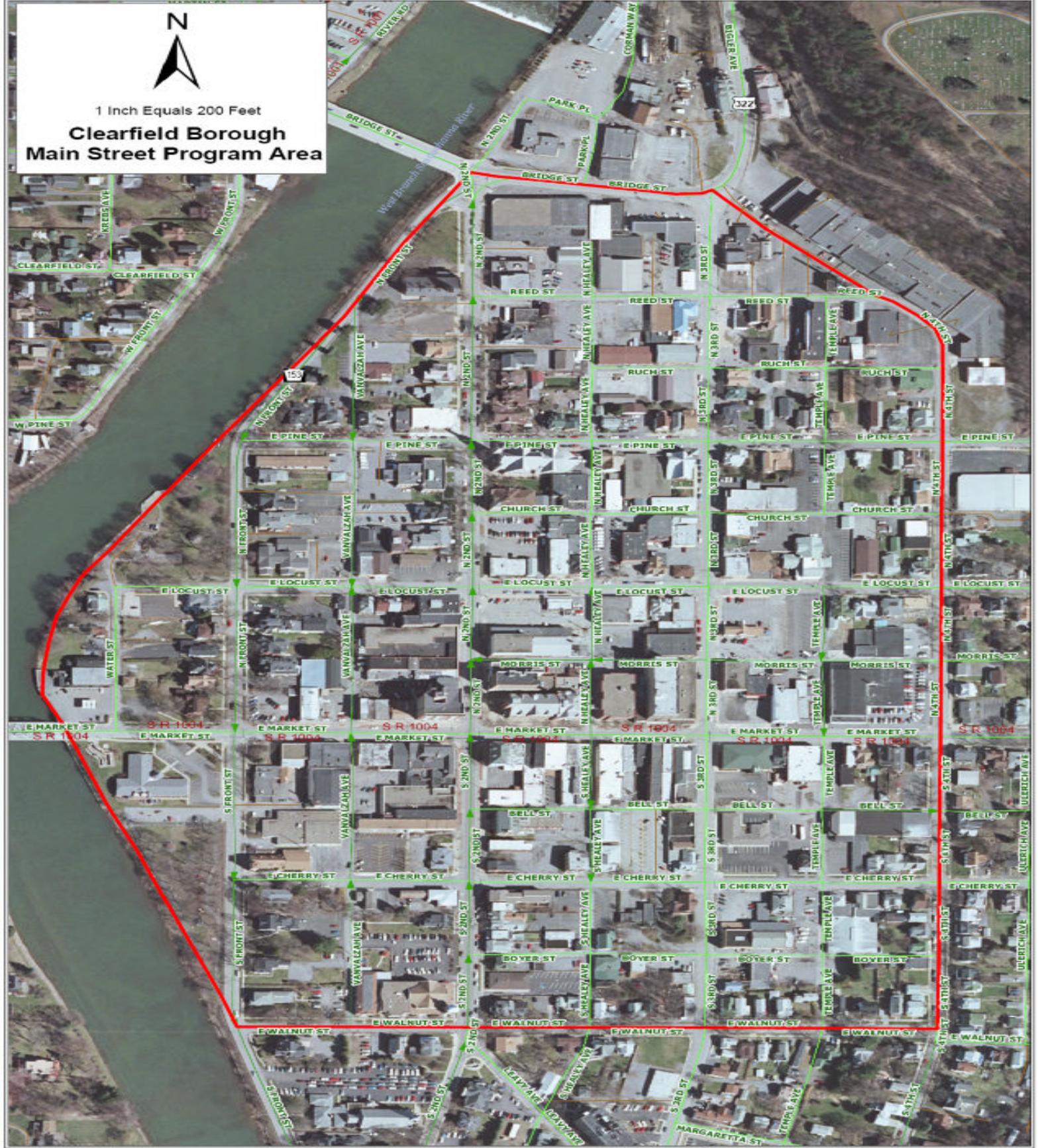
Phone Number – (877) 292-1843

Fax Number – (814) 393-2636

Email – [criley@clarion.edu](mailto:criley@clarion.edu)

<http://www.pasbdc.org>





Above is a map of the **Downtown Clearfield Main Street District**. This is the designated area for the Main Street Program that is being utilized by the Clearfield *Revitalization* Corporation, (CRC). Please be aware that the information in this package strictly pertains to the **area within these boundaries**.

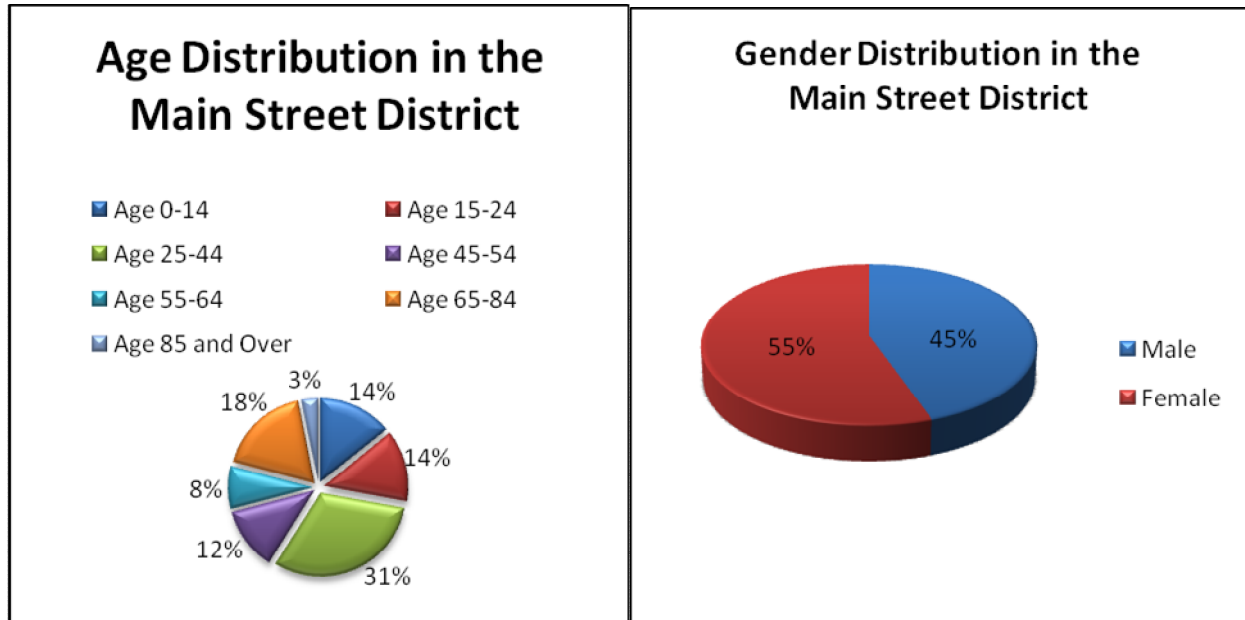
## Step 2: Learn about your surroundings

If you have decided that the Downtown Clearfield area is right for your business and matches with your business plan, then it is helpful to know some demographic information about the area. Knowing your chosen area and customers well is vital for a successful business.

**Population of Clearfield Borough (As of 2000 Census) – 6,631**

**Workplace Population of the Downtown Clearfield Main Street District (2009 Clarita's) – 2,193**

*\*View map for Main Street District Boundaries*



All information from graphs was taken from the 2009 Clarita's Study on the Main Street District of Clearfield.

**The following was taken from a Downtown Clearfield Community Survey done in 2008.**

The question asked was: What do you think makes Clearfield unique? What do you think are Clearfield's best assets? The answers were as follows, **from most to least noted:**

- The river
- The people: spirited, friendly, hard-working, family-oriented who value the small town atmosphere and lifestyle
- The geographic positioning of the town in the state and in terms of transportation opportunities
- Being the county seat
- The downtown-to-river proximity relationship
- The ample and colorful history of the town
- The parks: including—the four town parks, the Driving Park, the Community Pool, Rails-to-Trails, and the YMCA
- Other assets listed: the library, own hospital and post office, the Ritz Theater, the Dimeling, good school system, good police force/safety of area, three major sporting stores in the downtown: Bob's Army and Navy, Jim's Sports Center, and Grice Gun Shop
- The potential of the area: including ample hunting and fishing opportunities

## Step 2 Continued



When you have decided on where your business should be located, it is beneficial to know the surrounding businesses in the area, in order to find compliments for your business. Below is the business mix that is located in Downtown Clearfield.\* The information below is taken from an Inventory of the Clearfield Main Street District completed in June 2010.

| Number of Retail Businesses  |   |
|------------------------------|---|
| Used Apparel                 | 1 |
| Shoe Stores                  | 1 |
| Candy, Nut, and Confection   | 2 |
| Home Furniture               | 1 |
| Beverage Distributors        | 1 |
| Fine Dining                  | 2 |
| Chinese Cuisine              | 1 |
| Cafés                        | 4 |
| Pizza Shops                  | 1 |
| Coffee Shops                 | 1 |
| Pubs/Bars                    | 2 |
| Drug Stores                  | 2 |
| Antiques                     | 1 |
| Sporting Goods and Guns      | 3 |
| Jewelry                      | 1 |
| Gift Shops                   | 1 |
| Scrapbooking Stores          | 1 |
| Sports Cards and Memorabilia | 2 |
| Florists                     | 2 |
| Optical Goods                | 1 |
| Vehicle Dealers              | 4 |
| Motorcycle Dealers           | 1 |
| Office Supplies              | 1 |
| Auto and Home Supply Stores  | 3 |
| Radio, TV, and Computer      | 1 |
| Video Stores                 | 1 |
| Music Instrument Stores      | 1 |

| Number of Service Businesses                              |    |
|---|----|
| Laundry, Garment Cleaning                                 | 2  |
| Tailors/Tuxedo Rentals                                    | 1  |
| Coin-Operated Laundry                                     | 2  |
| Photographic and Portrait                                 | 1  |
| Beauty Salons   | 4  |
| Barber Shops  | 3  |
| Funeral Homes   | 3  |
| Tax Return Preparation/Filing                             | 2  |
| Computer and Data Processing                              | 1  |
| Automotive Repair   | 3  |
| Automotive Service (Not Repair)                           | 1  |
| Motion Picture Theaters                                   | 1  |
| Theater and Dance Facilities                              | 2  |
| Churches  | 5  |
| Youth Ministry Facilities                                 | 1  |
| Physical Fitness Facilities                               | 1  |
| Cell Phone Central Offices                                | 1  |
| Cable Services  | 1  |
| Internet Services   | 1  |
| Appliance Repair/Parts                                    | 1  |
| Printing/Publishing                                       | 1  |
| Printing – Clothing and Supplies                          | 2  |
| Land and Mapping Services                                 | 1  |
| Mining Services   | 1  |
| Oil and Gas Extraction                                    | 2  |
| U.S. Postal Service                                       | 1  |
| Public Libraries  | 1  |
| Transportation Services                                   | 1  |
| Electric, Gas, Heating, and Sanitary                      | 1  |
| Insurance Agents, Brokers, and Service                    | 8  |
| Real Estate   | 4  |
| Health Services   | 11 |
| Legal Services  | 17 |
| Social Services   | 13 |
| Cleaning Services   | 1  |
| Tourism Authority   | 1  |
| Travel Agencies/Services                                  | 1  |
| Financial Services  | 7  |
| Museums   | 1  |
| Engineering, Accounting, Research, and Management Related | 5  |
| Justice, Public Order, and Safety                         | 6  |
| Membership Organizations                                  | 7  |
| Chamber of Commerce                                       | 1  |

**\*Note:** The business mix covers only the businesses located within the Main Street District of Clearfield. Refer back to the map on Page 2 to see the limits of the Main Street District. To find out more about businesses outside the Downtown area, please contact the Clearfield Borough and the Clearfield Chamber of Commerce (contact information on page 6).



### **Step 3: Location, Location, Location**

Finding the perfect storefront within the Clearfield Main Street District that matches up with your business plan is very important. Vacant properties can be found by contacting the **Clearfield Revitalization Corporation**, (CRC). For areas outside the Main Street District, contact the Clearfield Borough Office, the Clearfield Chamber of Commerce, or the Clearfield County Economic Development Corporation.

#### Clearfield Revitalization Corporation, (CRC)

Street Address: 207 East Market Street, Clearfield, PA 16830

Phone Number: (814) 765-6000

Fax Number: (814) 765-8142

Email Address: [crc.manager@gmail.com](mailto:crc.manager@gmail.com)

#### Clearfield Borough Office

Street Address: 6 South Front Street, Clearfield, PA 16830

Phone Number: (814) 765-7817

Fax Number: (814) 765-2374

Email Address: [clearfield.borough@verizon.net](mailto:clearfield.borough@verizon.net)

#### Clearfield Chamber of Commerce

Street Address: 125 East Market Street, Clearfield, PA 16830

Phone Number: (814) 765-7567

Fax Number: (814) 765-6948

Email Address: [info@clearfieldchamber.com](mailto:info@clearfieldchamber.com)

#### Clearfield County Economic Development Corporation (CCEDC)

Street Address: 511 Spruce Street Suite #5, Clearfield, PA 16830

Phone Number: (814) 768-7838

Fax Number: (814) 768-7338

### **Step 4: Check the zoning laws of the business location**

Contact the Clearfield Borough Office, which would be the place to begin to research the zoning laws of Downtown Clearfield.



## **Step 5: Finance your Business**

The following financial institutions are supporters of the CRC and the Clearfield Main Street Program, and will be happy to assist you with your business financing as well. They can be contacted to learn more about the financing options each offers.

### **Located within the Main Street District:**

#### CNB Bank

Phone Number: (800) 492-3221

Website: [www.bankcnb.com](http://www.bankcnb.com)

#### Clearfield Bank and Trust

Phone Number: (814) 765-2943

Website: [www.cbtfinancial.com](http://www.cbtfinancial.com)

### **Located outside the Main Street District:**

#### First Commonwealth Bank

Phone Number: (814) 765-1941

Website: [www.fcbanking.com](http://www.fcbanking.com)

#### Northwest Savings

Phone Number: (814) 765-2476

Website: [www.northwestsavingsbank.com](http://www.northwestsavingsbank.com)

## **Step 6: Determine the legal structure of your business and register it online**

Decide whether your business will be a sole proprietorship, partnership, etc. Afterward, the SBDC suggests using the Online Business Registration Interview (or the OBRI). This tool allows the user to register their business through the Departments of Labor and Industry, Revenue, and State. Owners can register the legal structure of their businesses here. The OBRI can also be used to register the fictitious name of your business online.

Visit this website to learn more about the OBRI: <http://www.portal.state.pa.us>

## **Step 7: Get a tax identification number**

An Employer Identification Number, or EIN, can be obtained by calling the EIN Toll-Free Telephone Service, filling out an internet form, or mailing a form to the IRS. The SBDC provides the contact information and sites for each of these services.

Toll-Free Telephone Service – (800) 829-4933

Send by Mail – The form to send to the IRS is located at this site:

<http://www.irs.gov/pub/irs-pdf/fss4.pdf>

Internet Form – The instructions for filling out the internet form are located at this site:

<http://www.irs.gov/businesses/small/article/0,,id=102767,00.html>



## Step 8: Register for state and local taxes

The SBDC instructs owners to register for state taxes through the PA Department of Revenue. The form for this is called the PA-100. State taxes can either be mailed in to the IRS or filled out on the internet. The SBDC provides information for both types of registration.

Visit this website for the mail-in version:

[http://www.revenue.state.pa.us/portal/server.pt/document/630159/pa-100\\_pdf](http://www.revenue.state.pa.us/portal/server.pt/document/630159/pa-100_pdf)

Visit this website for the internet form version:

<http://www.doreservices.state.pa.us/BusinessTax/PA100/FormatSelection.htm>

The SBDC also recommends the owner to contact the Internal Revenue Service, or IRS, to inquire about filing federal tax schedules.

## Step 9: Obtain business license and permits, if applicable

The Clearfield Borough does not require a license to conduct business in downtown. However, your business may be a special permit depending on the scope of the operation. The U.S. Small Business Administration website contains a search engine that allows users to search their business area and the type of business they are opening to discover the necessary permits needed, if any.

Visit this website to find the permits and licenses for your type of business:

<http://www.business.gov/register/licenses-and-permits/>

## Step 10: The “Do Not Forgets” of starting a business

1. Contact a waste removal facility.
2. Contact a heating/cooling facility.
3. Have business cards made.
4. Order signage for your store.
5. Create an email address and website for your business, and make social media accounts for the business using programs like Facebook and Twitter.
6. Check for advertising opportunities. The locally owned newspaper, The Progress, is located within the downtown Clearfield Main Street District. Below is the contact information for The Progress. Also, located outside the Main Street District is Clearfield’s locally owned online news media, Gantdaily.com.

### The Progress

Street Address: 206 East Locust Street,  
Clearfield, PA 16830

Phone Number: (814) 765-5581

Fax Number: (814) 765-5165

Email Address:

news@theprogressnews.com

### Gant Daily – GANT Media LLC

Street Address: 219 South Second Street, Clearfield,  
PA 16830

Phone Number: (814) 765-5256

Fax Number: (814) 765-5631

Website: www.gantdaily.com

Email Address: info@gantdaily.com

7. Become a member of the CRC, and know that you are part of the revitalization of the All-American people, places, and spirit of Clearfield, PA!



## Other Contact Information

Other contact information for Clearfield that may be of interest is located below.

### Clearfield County Commissioners

Street Address: 230 East Market Street, Clearfield, PA 16830

Phone Number: (814) 765-2641 Ext 1140

Fax Number: (814) 765-2641

Email Address: [ccomm@clearfieldco.org](mailto:ccomm@clearfieldco.org)

### Clearfield Municipal Authority

Street Address: 107 East Market Street, Clearfield, PA 16830

Phone Number: (814) 765-9609

Fax Number: (814) 765-4776

Email Address: [cmaz@atlanticbb.net](mailto:cmaz@atlanticbb.net)

### Penelec

Phone Number:

New Electric Service – Toll Free – (800) 545-7741

Website: [www.penelec.com](http://www.penelec.com)

### UGI- Central Penn Gas

Street Address: 5 Technology Drive, Clearfield, PA 16830

Phone: 814-765-6251

Fax: 814-765-6275

### Verizon

Phone Numbers:

Residential Services – (800) 837-4966

Business Services – (800) 479-1919

Payment Information – (800) 906-7792


### Atlantic Broadband

Street Address: 313 ½ East Cherry Street, Clearfield, PA 16830

Phone Number: (888) 536-9600

Fax Number: (814) 765-7577

# The Vision of the Clearfield *Revitalization* Corporation

|   |  |
|---|--|
| Preamble                                | Situating in the central region of the county, Clearfield serves at the seat of government for Clearfield County. Positioned along Interstate 80 and at the crossroads of US Routes 219 and 322, this location makes Clearfield highly accessible by all forms of ground based transportation. Showcasing its historic architecture and bolstered by both the reality and perception of Clearfield as a safe community, the borough exudes traditional, small town qualities and appeal. On the banks of the West Branch of the Susquehanna River and serving as a southwestern gateway into the Pennsylvania Wilds, the regional outdoor recreational assets available are boundless. And with an emerging bio-fuels and energy-related technology base, Clearfield is poised to become one of the Commonwealth’s growth opportunity centers. In support of these outstanding economic opportunities, a re-energized and rejuvenated Downtown Clearfield will serve as... |
| Statement 1<br>1 <sup>st</sup> Priority | <b>A Modern Business Center</b> , in support of its role as the County Seat and its emerging energy economy. Professional services, business services, and supporting dining and retail operations will enhance the downtown as a desirable place to conduct business for the energy industry and the residents of Clearfield County.  |
| Statement 2<br>2 <sup>nd</sup> Priority | <b>A Local and Niche Retail Center</b> , serving the daily and unique shopping needs of the municipality’s, and the regions residents. Providing daily and convenience shopping and personal service businesses, the local economy will be enhanced by the retention and recruitment of retail businesses desired by the residents, including crafts, collectibles, and related retail, creating a critical mass of such businesses that will establish the downtown as a shopping destination for this retail niche. This effort will be supported by the development of a variety of downtown living options.  |
| Statement 3<br>3 <sup>rd</sup> Priority | <b>A Hospitality and Retail Gateway</b> , for the Pennsylvania Wilds, the downtown will build upon its already recognized outdoor recreation businesses and enhance its position as a primary point of entry into the Wilds, with particular emphasis on those entering along the US Route 219 Corridor.   |
| Organization                            | This vision will be achieved through the creation of a unified, focused, and cooperative public-private partnership. This partnership will be spearheaded by the Clearfield Revitalization Corporation and committed to the Main Street Approach and its guiding principles as the foundation for the implementation of this effort.   |
| Tagline                                 | Leading the Revitalization of the All-American People, Places, and Spirit of Clearfield, PA  |
| Logo                                    |    |