



YOU CAN
CREATE HERE



YOUR DREAMS
ARE AFFORDABLE



YOU CAN ACCESS
UNIQUE RESOURCES

OPPORTUNITY: OIL CITY

A guide to doing business
in Oil City, Pennsylvania



217 Elm Street, Oil City PA 16301 • (814) 677-3152 x101 • www.oilcitymainstreet.org

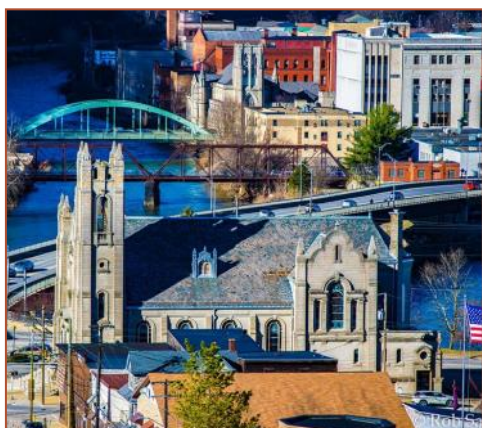
Updated 2/6/2021

WELCOME TO DOWNTOWN OIL CITY!

Listed on the National Register of Historic Places, Downtown Oil City has majestic architecture, unique shops & restaurants, stately churches and scenic views of the Allegheny River and Oil Creek. By locating your business in downtown Oil City, you'll be neighbors with over 130 businesses & organizations including:

- 16 restaurants, cafes & taverns
- 22 shops & galleries
- 6 banks/credit unions
- 11 personal care businesses (barber/salons, tanning, body art)
- 17 professional services (legal, financial, insurance, real estate)
- 11 health care professionals, plus the YMCA, YWCA and four more dance/fitness facilities
- The National Transit Building, Oil City Library and the Venango Museum of Art, Science & History plus Justus Park, the Town Square and Creekside Park

We'd love for you to be a part of our business district.... **let's get started!**



OIL CITY DEMOGRAPHICS

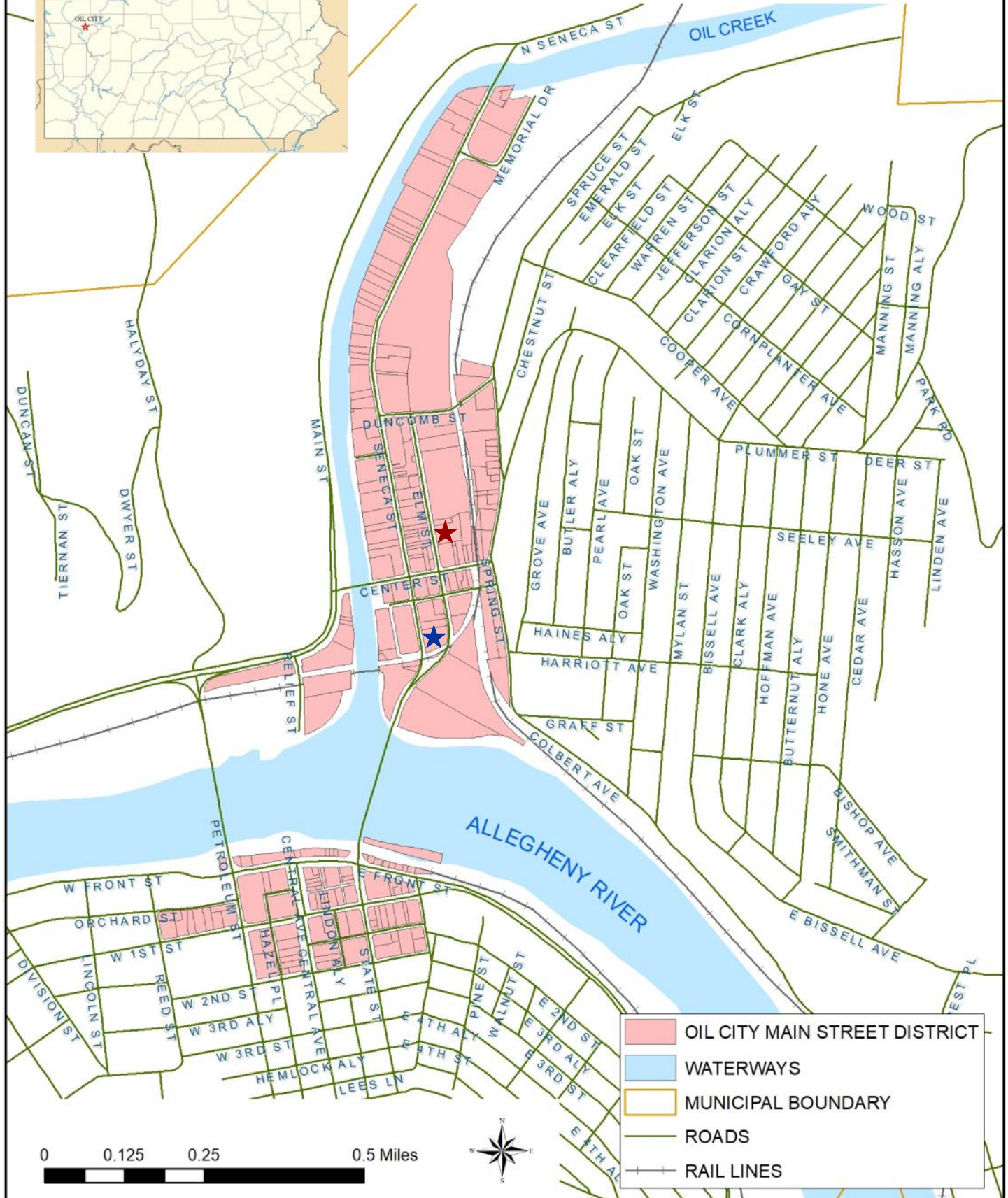
	Oil City	Venango County
Population	10,557	54,984
Median Household Income	\$36,098	\$46,487
Median Age	39.4	46
Average Home Values	\$48,800	\$85,000

Source: 2010 United States Census

WHAT IS "MAIN STREET?"

The Oil City Main Street Program is a community-driven initiative that works to revitalize the central business district (C2 and some C1 zoned areas) of Oil City. We are a designated Keystone Main Street, nationally accredited by Main Street America. **Our Mission** is to make Oil City's downtown business district attractive and vibrant, providing a foundation for the healthy growth and success of current and future businesses and residents. Our downtown will become a regional destination for visitors to enjoy the arts, recreation and entertainment by leveraging our rich heritage and natural resources.

MAP as of 9/19/19



OIL CITY MAIN STREET PROGRAM ★
217 Elm Street, Oil City PA 16301
(814) 677-3152 x 101 www.oilcitymainstreet.org





“We continue to invest in Oil City for many reasons--the growing downtown, recreational trails, local events, and most importantly, the community. We feel a sense of belonging and support from other entrepreneurs, residents, and leaders.”

Marie & Shaun Alcorn
Karma Coffee Co,
Yellow Dog Lantern
Restaurant &
Core Goods

PLANNING FOR YOUR BUSINESS

Starting a business isn't easy or quick: good planning is a key element to success. Get the information you need to write a business plan, research potential locations, obtain financing, and get you on your way!

We encourage you to utilize the following resources to help you start and grow a successful business:

SCORE

217 Elm Street, Oil City
Frank J. Hajduk
ven193@yahoo.com
(814) 354-2368
www.erie.score.org

Provides free confidential business advice through a network of 10,000 volunteer business experts over email, phone, or in person.

Clarion University SBDC

(Small Business Development Center)
330 North Point Drive, Suite 100
Clarion, PA 16214-3873
(877) 292-1843
sbdc@clarion.edu
web.clarion.edu/sbdc

Offers consulting, assistance, seminars, and workshops to help entrepreneurs start and grow their businesses.

Small Business Jump Start Program

(814) 437-1619
rbeith@franklinpa.gov
facebook.com/Small-Business-Jump-Start-150224894988192/

10-week program held in spring and fall to help students develop effective business plans.

Pennsylvania Business One-Stop Shop:

business.pa.gov

Practical information to help you plan, register, operate, and grow your business. Includes business registration forms, an Entrepreneurs' Guide for new and first-time business owners, webinars, and more.

NEW BUSINESS CHECKLIST

When you've firmed up your business plan, you'll need to visit both City Hall and the Main Street Office several times while preparing to open:

1.) Obtain Zoning Approval

City Hall: Zoning Office (814) 678-3016

Ensure that your business concept is permitted in your desired building/space; Fees may apply if zoning variance is needed.

2.) Explore Downtown Opportunities

Oil City Main Street Program (814) 677-3152

Learn about available sites, funding opportunities and other downtown resources.

3.) Obtain a Building Permit

City Hall: Code Office (814) 678-3003

State Law; Fee based on cost of project.

4.) Pass a Commercial Fire Inspection

Oil City Fire Department (814) 678-3061

Ensure that the building/space is safe to operate in; determine Occupant Load (maximum occupancy).

5.) Obtain a Business License

City Hall: Code Office (814) 678-3003

Requirement for anyone doing business within the City of Oil City; Fee: New: \$25, Annual \$25-\$100 based on sales volume.

6.) Obtain a Sign Permit

City Hall: Zoning Office (814) 678-3016

City Ordinance; Fee: \$5.

7.) Obtain Alarm Permit

City Hall: Police Department (814) 678-3080

Ensure emergency response; Fee: \$30/year.

8.) Complete Emergency Call Form

Police Department (814) 678-3080

Provide police/fire with contact info in case of emergency; No fee.

9.) Obtain Parking Permits (optional)

City Hall: Police Department (814) 678-3080

Free up on-street parking for downtown patrons; Fee: \$5 application fee, \$30/quarter. Meter bags \$5 deposit for move-in.

10.) Contact the Utility Office

City Hall: Utility Office (814) 678-3002

Sign up for water/sewage & trash service, schedule final read of previous account holder; Fee: \$20 one-time account setup fee, applied to first bill.

11.) Complete Business Profile Form

Oil City Main Street Program (814) 677-3152

Provide contact info for downtown business directory and discuss opening plans/needs, operating schedule, & downtown opportunities.



"We see tremendous value in our location in the heart of Oil City's downtown business district. We love the feeling of being deeply 'connected' to a community where our roots have been since 1930. We strongly feel there is an energy and spirit in being a part of a downtown with a storefront; and we recognize that doesn't just happen anywhere. Our desire is to be a positive contributor in the extraordinary revitalization efforts here in Oil City!"

Ashley McCauley
Rossbacher Insurance
Group



“As a young professional and new business owner, I feel I have many opportunities to make a difference here. I’m excited to see my business grow and contribute to the revitalization of downtown Oil City.”

Ashley Sheffer
Core Goods

FUNDING, FINANCING & TAX INCENTIVES

Façade Improvement Grant Program

- 50/50, reimbursable matching grant for exterior storefront improvements on eligible buildings located within the designated Oil City Main Street District.
- Maximum grant: \$5,000, subject to individual project limits.
- Eligible projects include: awnings, signs, cleaning, painting, architectural restoration, lighting, and professional design assistance.
- Grants are subject to availability of funding. All projects require approval by the OCMS Design Committee and Oil City Council.

Contact Kathy Bailey, Main Street Manager at (814) 677-3152 x 101 or kbailey@oilregion.org.

Oil City LERTA

Local Economic Revitalization Tax Assistance

- Tax exemption for pre-approved alteration or new construction on eligible deteriorated or underutilized industrial, commercial or other business property.
- Tax forgiveness on the assessed value of improvements for up to 10 years (100% year 1, sliding to 0% in year 10).
- Must be filed with the City of Oil City at the time a building or alteration permit is secured.

Contact the Oil City Code Enforcement Office at (814) 678-3003.

Federal & State Rehabilitation Investment Tax Credits (RITC)

- 20% Tax Credit for rehabilitation of income-producing historic buildings
- Must be “substantial rehabilitation” (amount of rehab is greater than adjusted basis of the building or \$5,000; completed within 24-month period)
- Must remain under same owner & income-producing for 5 years
- 10% credit may be available for non-historic buildings

For more info, contact the Pennsylvania Historical & Museum Commission (PHMC): Scott Doyle, (717) 783-6012 or midoye@pa.gov or Karen Arnold, (717) 783-9927 kaarnold@pa.gov or visit <https://www.phmc.pa.gov/Preservation/Grants-Funding/Pages/Federal-Tax-Credits.aspx>

Oil City Qualified Federal Opportunity Zones

- A federal tax incentive that encourages long-term investment of unrealized capital gains into certain low-income census tracts that have been designated by Governors as Qualified Opportunity Zones.
- There are two zones in Oil City, including all of the North and South Side Business Districts and some surrounding residential areas.

For more info, FAQ’s and map visit <https://dced.pa.gov/programs-funding/federal-funding-opportunities/qualified-opportunity-zones/>

Oil City Revolving Loan Fund
Coming soon!

OTHER LENDING SOURCES

The Northwest Commission

395 Seneca Street
Oil City, PA 16301
northwestpa.org

Contact: Rebecca Beach, Loan Program Manager
(814) 677-4800 x 115
rebeccab@northwestpa.org

Revolving Loan Funds for 50% of project costs for business expansion projects. Range: \$35,000 - \$200,000.

The Progress Fund

425 W. Pittsburgh Street
Greensburg, PA 15601
progressfund.org

Contact: David Kahley, President & CEO
(724) 216-9160
dkahley@progressfund.org

Tourism-related businesses such as restaurants, retail, outfitters, canoe rentals, bed & breakfasts, inns, wineries, breweries, coffee shops, etc. Range: \$20,000 - \$750,000.

Bridgeway Capital

1001 State Street, Suite 1400
Erie, PA 16501
www.bridgewaycapital.org

Contact: T.J. King, Loan Officer
(814) 451-1171
tking@bridgewaycapital.org

SBA Microloan. Range: under \$35,000,

Oil Region Alliance

217 Elm Street
Oil City, PA 16301
www.oilregion.org

Contact: John Phillips, President & CEO
(814) 677-3152
jphillips@oilregion.org

Route 8 & 62 Corridor Revolving Loan Fund: preserving/renovating buildings or eligible businesses along the corridor, machinery & equipment purchases, working capital. Range: \$5,000 - \$50,000.



“As a manufacturing company whose facility is located in the downtown area, we have a unique opportunity to not only provide great careers for our employees but also to partner with the city to show that industry can in fact enhance the downtown community.”

Ryan Bell
Webco Industries



“Oil City is the perfect home for Trailasana Yoga Studio. We are fortunate to be part of a welcoming and supportive community. The local paved, dirt, and water trails are an added bonus that compliment the culture of the studio.”

Bobbie Jones
Trailasana Yoga Studio

HELPFUL TIPS

Interested in starting a business in Oil City, or improving your current business? Consider these tips:

Create a welcoming storefront

- Keep your windows and sidewalk clean
- Have clear signage (integrate your brand's colors)
- Post your business hours (and stick to them)
- Keep the door open on warm days

Offer exceptional customer service & hospitality

- Smile and greet customers as soon as they walk in
- Be friendly in person and on the phone
- Communicate your hours, specials, etc.

Get involved with local events

- Participate in events downtown (*see next page*)
- Donate items and baskets to raffles
- Hang flyers and share events on social media

Volunteer with the Main Street Program

- Join a Main Street committee and take part in creating change in our downtown
- Help with events, downtown cleanup, etc.

Make Connections & Network

- Communicate and/or cross-promote with other business owners
- Join the chamber of commerce or young professionals group & attend events
- Attend City Council meetings

Communicate with us!

- Let us know if you have an idea, feedback, or issue with your business (see contact information on last page)



DOWNTOWN OIL CITY EVENTS

From concerts to art shows to major festivals, you'll want to put these events (and many more) on your calendar! Visit the websites listed; or contact the Oil City Main Street Program office for more information.

First Night Oil City (December)

A family-friendly way to ring in the New Year!

www.ocartscouncil.com

"Oil City Uncorked" Wine Walks (April & September)

Sample from variety of regional wineries hosted by downtown businesses.

www.oilcitymainstreet.org

Oil City Farmers Market (June – September)

Farm-fresh, home-baked and hand-crafted; located in Central Ave Plaza.

www.oilcitymainstreet.org

Pipeline Alley Concerts (Weekly, June – August)

Live music in Pipeline Alley of the historic National Transit Building.

www.ocartscouncil.com

Music on the Square (Monthly, June – August)

Monthly concerts in Town Square – bring a blanket or lawn chair to sit on.

www.oilcitymainstreet.org

Oil Region Indie Music Festival (June)

Independent musicians (multiple venues), artists, street vendors, and more!

www.ocartscouncil.com

Jolly July 3rd (July)

Celebrate Independence Day with food, family fun and fireworks in Justus Park.

www.ocartscouncil.com

Oil Heritage Bike 'n Brew (July)

Craft beer, activities, music and more in Justus Park.

www.ohbikenbrew.org

Oil Heritage Festival (July)

Parade, concerts, art show, craft show, children's events, and much more.

www.oilheritagefestival.com

BridgeFest (August)

Two evenings of music, art, food & more on Center St and Veteran's Bridges.

www.oilcitymainstreet.org and www.ocartscouncil.com

Transit Concert Series (November – March)

Live music in the Great Room of the historic National Transit Building.

www.ocartscouncil.com

O.C.toberFest (October)

Oil City's small-town fall festival – music, art, food, & more.

www.oilcitymainstreet.org

Small Business Saturday (November)

Downtown Oil City merchants invite you to Shop Small for the holidays.

www.oilcitymainstreet.org

Oil City's Christmas Past (December)

Tree lighting, Jingle Bell 5K, craft shows, music, and holiday fun for all ages.

www.oilcitymainstreet.org

*Not all Oil City events are listed here, and all events are subject to change.
Please visit oilcitymainstreet.org for updates and details.*



"When deciding to relocate, we knew we wanted a town with access to outdoor amenities, a vibrant art scene, and amazing historic architecture. We also wanted a place with an energetic entrepreneurial spirit, willing and able to define itself. We moved our home and studio here in 2016, and Oil City perfectly matched the sort of place we were looking to relocate to."

**CJ Hurley &
Barbara Pierce**
CJ Hurley Century Arts



“Oil City is set in a beautiful, historical location. With a picturesque landscape set on the Allegheny River and friendly people, it's my pleasure to be able to serve fresh, healthy, and original Tex-Mex options.”

Chris Antonov
The Taco Shack

OTHER RESOURCES

LOCAL MEDIA

Venango Newspapers
The Derrick. & The News-Herald; Good Times
thederrick.com
(814) 676-7444

exploreVenango
www.explorevenango.com
(888) 485-1011

Stream TV
streammedia.tv
(814) 758-0986

Clarion County Broadcasting
MIX 96 & Fox Sports Radio
1120 AM /104.1 FM
ilovemix96.com
(814) 676-8254

Forever Broadcasting
FROGGY, MAJIC, WUZZ & The Allegheny News Talk Sports Network
foreverradio.com
(814) 432-2188

NETWORKING & VOLUNTEER OPPORTUNITIES

FLEX – Future Leaders & Entrepreneurs Exchange
c/o Venango Chamber
24 Seneca St
Oil City, PA 16301
flex@venangochamber.org
venangoflex.org

Venango Area Chamber of Commerce
24 Seneca St
Oil City, PA 16301
(814) 676-8521
chamber@venangochamber.org
venangochamber.org

Oil Region Alliance of Business, Industry & Tourism
217 Elm Street
Oil City, PA 16301
(814) 677-3152
www.oilregion.org

Oil City Arts Council
c/o Oil City Community Development Dept.
21 Seneca Street
Oil City, PA 16301
(814) 678-3017
banderson@oilcity.org
oilcityartscouncil.org



OIL CITY MAIN STREET PROGRAM

We hope this guide is helpful and that we've answered some of your questions... but we're happy to assist you further! For more information, please contact:

Oil City Main Street Program

217 Elm Street • Oil City, PA 16301

(814) 677-3152 x 101

oilcitymainstreet.org



Kathy Bailey

Main Street Manager

kbailey@oilregion.org



Stew Armstrong

Artist Liaison &

Marketing Coordinator

sarmstrong@oilregion.org

GET INVOLVED

We invite you to volunteer and/or join a Main Street Committee to help with downtown Oil City revitalization efforts. Our committees are:

- Design
- Promotions
- Organization
- Economic Vitality
- Safe, Clean & Green

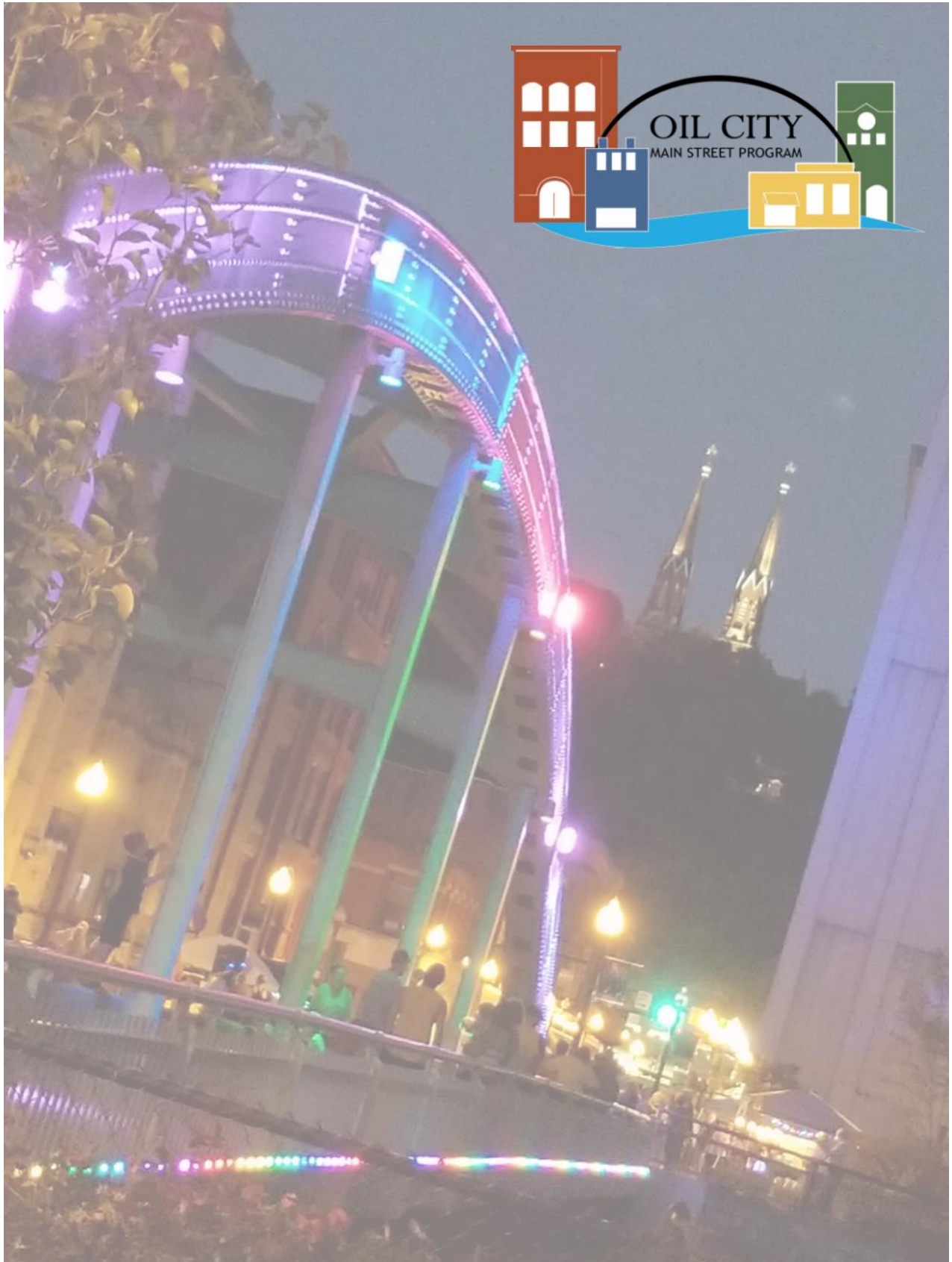
**Contact us today to see
how you can get involved!**



"The benefits of the Main Street Program have been very valuable to us. Through participation in downtown initiatives, we've been able to be proud of our storefront and window displays. It's been a great experience and I encourage current or future downtown business owners to look into the what the program offers to help you add to the community and highlight your business."

Sandra Young

SJ Young Financial,
Raymond James



oilcitymainstreet.org