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New Markets Tax Credit Program **Maternal and Family Health Services** **Wilkes-Barre Circle of Care Project**

Proposed Project Sponsor/QALICB:	Maternal and Family Health Services		
Project Location:	51 Spring St. Wilkes-Barre, PA 18702 42079201400		
Project Census Tract:	42079201400		
Census Tract Demographics:	Metro Designation:	METRO	
	NMTC Qualification status:	NMTC QUALIFIED	
	Distress Designation:	SEVERE DISTRESS	
	Population:	2,196	
	Poverty Rate (%):	21.80%	
	Median Family Income (%):	65.00%	
	Unemployment Rate (%):	9.50%	
	Unemployment Ratio:	1.76	

PROJECT DETAILS

Project Purpose: Maternal and Family Health Services' (MFHS) proposed project will create a maternity medical home to advance the nationwide health promotion and disease prevention goals set by the US Department of Health and Human Services as outlined in the Healthy People 2030 program by meeting demonstrated community need for expanded prenatal, obstetric, postpartum, and newborn care services. Moreover, the 21,479+/- s/f clinic will enable MFHS to deliver oral health assessments, on-site ultrasounds, and laboratory services using a maternity medical home model designed to remove barriers, including fear and stigma, as well as language and financial barriers to ensure continuity of care.

Project Description: MFHS is in the process of establishing a new clinic location at 51 Spring Street, Wilkes-Barre, PA 18702 -- a low-income, high-need part of the City of Wilkes-Barre, PA (Census Tract #42079201400 - NMTC Qualified, Severe Distress). Opening in late summer 2027, this new location will combine existing inefficient MFHS office locations within Wilkes-Barre, allowing MFHS to increase the number of individuals it serves annually in the city to over 8,700. The project's location along a public bus route and proximity to low-income housing communities ensure that transportation barriers can also be mitigated. The new, 21,479+/- s/f clinical space will expand capacity to deliver programs in a maternity medical home model inclusive of:

- Healthy Beginnings Plus pre- and post-natal care,
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC),
- breastfeeding/lactation support,
- Title XX, Title X and Title V confidential reproductive health services including STI/STD testing,
- Nurse-Family Partnership (NFP) home visiting program for pregnant and parenting persons funded through the PA Office of Child Development and Early Learning (OCDEL),
- breast and cervical cancer screenings, and
- postpartum anxiety and depression and substance use care for pregnant and parenting women.

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Requested QEI: \$12.0 million in New Markets Tax Credits (NMTC).

MFHS, the Sponsor, requests \$12.0 million in NMTC allocation to complete the funding stack for the proposed Maternity Medical Home. MFHS has available \$8.5 million in funds/expenditures to be used as leverage and needs \$3.5 million for FF&E, working capital and cost of NMTC transaction. See below for Sources & Uses:

QUALIFIED EQUITY INVESTMENT (QEI):	\$ 12,000,000			
TOTAL DEVELOPMENT BUDGET:	\$ 13,597,600			
				PRE-PAYMENT TO BE REIMBURSED AT CLOSING
FUNDING SOURCES	AMOUNT	FUNDING USES	AMOUNT	
Proceeds of Leveraged Loan (MFHS will have available at closing approximately \$8.4 MILLION from fundraising and/or bridge loans):	\$ 8,396,400	Acquisition / Design / Construction	\$ 6,000,000	
NMTC Equity Investment @ price of \$0.77:	\$ 3,603,600	FF&E	\$ 920,000	
Additional funding from outside the structure:	\$ 1,597,600	Clinical Programming	\$ 5,300,000	
		Misc. Owner Expenses	\$ 50,000	
		Owner Contingency (3% hard costs)	\$ 207,600	
		Owners Representative	\$ 120,000	
		Account., Legal, Professional Serv.	\$ 75,000	\$ 30,000
		CDE Fees @ 4.0% of QEI	\$ 480,000	\$ 25,000
		Real Estate - Title/Survey	\$ 45,000	
		Cost of Issuance	\$ 400,000	\$ 30,000
TOTAL:	\$ 13,597,600		\$ 13,597,600	\$ 85,000
Net equity after CDE Fees and COI:	\$ 2,723,600			

Community Need: According to U.S. Census Bureau ("Population estimates, July 1, 2025"), Wilkes-Barre is the 11th-largest city in Pennsylvania. With a population of roughly 44,523 it is the second largest city in the Scranton--Wilkes-Barre--Hazleton Metropolitan Statistical Area, which has a population of about

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574,400. The population of Wilkes-Barre is 50.5% White Alone (not Hispanic or Latino), 33.8% Hispanic or Latino, and 11.3 % Black or African American Alone. In Wilkes-Barre, 27.8% of the population 5 and older speak a non-English language at home, and 89.6% are U.S. citizens. Despite expanded offerings made possible by the Affordable Care Act expanded Medicaid coverage, many individuals within MFHS's service area still do not have health insurance coverage. According to Federal Reserve Economic Data (Feb, 9, 2026), the low-income population of Luzerne County targeted by the proposed project is approximately 13.4%, or 44,500 individuals. In the Wilkes-Barre School District, 83.6% of the student body is considered economically disadvantaged and eligible for reduced-price school lunches.

The communities served by MFHS in Luzerne County experience high rates of child food insecurity, high rates of eligibility for Medical Assistance, and a variety of risk factors that impact maternal and child health. According to the US Census Bureau, an estimated 5.0% of the county's population is under age 5, and 15.3% of people in Luzerne County live below the poverty level, which exceeds the estimate of 11.6% for the entire Commonwealth of Pennsylvania. In the City of Wilkes-Barre, the poverty rate is 23.1% -- essentially double that of the Commonwealth as a whole. According to the Annie E. Casey Foundation Kids Count Data Center, the 2024 percentage of children ages 0–5 living in households with incomes below 200% of the Federal Poverty Level in Luzerne County was 45.1%, compared with 35.8% statewide. The Pennsylvania Department of Health's Division of Health Informatics reports that in 2023, 24.5% of the total Luzerne County population had Medicaid coverage compared to 42.0% for children – making children in Luzerne County almost 60% more likely to have Medicaid coverage than the average county resident.

In the Pennsylvania Department of Health's most recent county-level Pennsylvania Healthy People reporting, Luzerne County did not meet 87.5% (7 of 8) of maternal, infant, and child-health goals. The unmet goals included fetal, infant, and child/adolescent mortality; preterm live births; early and adequate prenatal care; not smoking during pregnancy; and healthy pre-pregnancy weight among mothers.

Nutritional Need: According to Feeding America's Map the Meal Gap, based on 2024 data, 24.9% of children in Luzerne County experience food insecurity, compared with 19.3% statewide. An estimated 82% of food-insecure children in the county are income-eligible for nutrition programs, versus 63% statewide. Of particular importance to this project, **MFHS will enter a 20-year lease, with two optional five-year renewals, with a local grocer that will be eligible to become a Pennsylvania WIC vendor at its new, expanded location.**

Collaborative Community Partnerships: MFHS has built professional, collaborative relationships with a broad range of health professionals and currently referring patients to over 80 community service providers in our region. Our primary partners include FQHCs, Moses Taylor Hospital, Physicians Health Alliance, Geisinger Health System, The Wright Center for Community Health, Contemporary Women's Health, and Wilkes-Barre District. Other partners include but are not limited to: Saint Joseph's Center (housing supports); Luzerne County Department of Human Services, including the Office of Youth and Family Services; Outreach Center for Community Resources; Luzerne County Children, Youth and Families, Luzerne County Head Start, Luzerne County Intermediate Unit 18 Elect Program (pregnant teens), Mental Health and Development Services - Early Intervention Services, NEPA Community Health Care, PathStone CDFP (housing), Pyramid Healthcare (SUD treatment), Sincerely, The Village Doula LLC, Volunteers of America, Willow Foundation's Heartwood Center (day shelter), and others service

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providers to ensure patients receive the necessary community resources. MFHS is also a founding partner in the Healthy Maternal Opiate Medical Support (Healthy MOMS) opioid pregnancy recovery program, a regional collaborative effort working to support new and expectant mothers who are struggling with opioid use disorder; MFHS ensures that women have access to pre/post-natal family planning services and follows an established workflow for referrals so that participants receive coordinated care at any point during their pregnancy and postpartum.

Capacity: A nonprofit with 501(c)(3) status, MFHS provides programs focused on the prevention of disease, the promotion of wellness, and the empowerment of Northeastern Pennsylvania (NEPA) women, children, and families to realize the promise of better health. MFHS provides accessible essential and preventative healthcare services to low-income uninsured/underinsured women, children, and families across 17 Eastern PA counties. Through its administration of federally and state-funded programs, MFHS serves 100,000 individuals annually through four core programs: the Reproductive Health Family Planning Program; the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); the Healthy Beginnings Plus Maternity Care Program; and the Nurse-Family Partnership home visitation program.

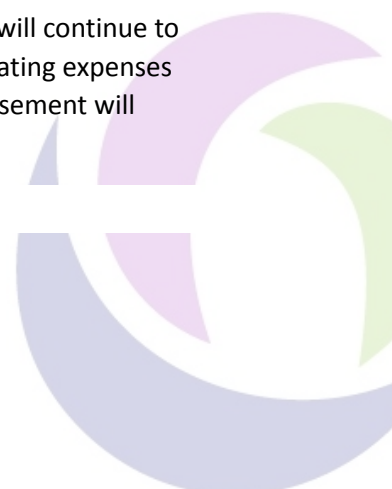
As a safety-net provider of women's health care, MFHS will establish a new and expanded clinic in a low-income, high-need part of Wilkes-Barre by expanding and relocating its current 2,650+/- -s/f Circle of Care (COC) clinic currently situated at 250 Old River Road into an approximately 21,479+/- -s/f location at 51 Spring Steet in Wilkes-Barre. Expanding capacity will increase the number of individuals served annually by MFHS at its Wilkes-Barre location to over 8,700—an increase of 12%—and will enable MFHS to deliver oral health assessments and basic care, on-site ultrasounds, and laboratory and pharmacy services using a maternity medical home model designed to remove barriers including fear and stigma as well as language and financial barriers to ensure continuity of care. The project's location along a public bus route and proximity to low-income housing helps ensure that transportation barriers can also be mitigated.

Sustainability: MFHS projects a modest patient visit increase of 3% annual growth in WIC; steady conversion of women enrolled in WIC to other MFHS services, from 10% in Year 1 to 30% in Year 5; and capture of approximately 5%, 8%, 12%, 15%, and 20% of the estimated annual Medicaid births in Luzerne County over 5 years. Over 7,000 unique WIC clients in Luzerne County will be utilizing the new facility. With the introduction of a convenient and well-coordinated referral system made possible by increased clinical staff and space, MFHS anticipates a robust patient flow. With the introduction of a convenient and well-coordinated referral system made possible by increased clinical staff and space, MFHS anticipates a robust patient flow with reimbursements mirroring the average reimbursement rates in the Scranton location: dental \$100.70, ultrasound \$84.28, behavioral health, \$117.70, clinical \$160.64, and maternity \$153.61. It is anticipated that current clinic hours will be extended at least one day per week and one Saturday per month. Patient volume and peak times will be assessed quarterly to determine if modification in hours and staffing are needed. MFHS will continue to rely on Title X, WIC, and OCDEL funding as well as regional funders to support daily operating expenses for the clinic. It is anticipated that serving new clients and associated billing and reimbursement will support additional positions and operational costs.

Project Expected Annual Outcomes:

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- Increased patient engagement in their health and health care
- Over 8,000 low-income patients accessing and engaging in care
- Increased satisfaction for patients and providers
- Improved health outcomes (e.g., lower preterm birthrate, improved low birthrates, improved cancer screening rate, low birth weight rate)
- Increased patient access to social supports
- Increased per patient net revenue to the organization

Increased employment of healthcare professionals by MFHS in Wilkes-Barre clinic

MFHS will not just increase its level of positive healthcare delivery and impact to the City of Wilkes-Barre and Greater Luzerne County but will substantially increase its economic impact in the region as well. The organization estimates an increase in workforce of 115%, or 21.8 FTE positions, to 40.8 FTE positions.

Total annual employee salaries for the new Wilkes-Barre COC clinic are estimated to reach \$2.48 million. Total annual employee compensation (salary and benefits) at the new clinic is estimated to reach \$3.17 million. This represents a 151% increase over the existing clinical location for both categories.

Position Description	FTE	Annual Pay	Benefits	Total Compensation
Care Coordinator (RN)	4	\$ 280,800	\$ 84,240	\$ 365,040
Clinic Nurse (LPN)	1	\$ 58,500	\$ 17,550	\$ 76,050
Clinic Nurse (LPN) (per diem)	0.6	\$ 35,100	\$ -	\$ 35,100
CRNP -COC Masters FT	2	\$ 218,400	\$ 65,520	\$ 283,920
CRNP-COC Masters FT	0.6	\$ 65,520	\$ 4,914	\$ 70,434
Lead Nurse Practitioner (NP) - COC	1	\$ 120,900	\$ 36,270	\$ 157,170
Laboratory Services Specialist	1	\$ 42,900	\$ 12,870	\$ 55,770
Medical Social Worker/Counselor - LCSW	1	\$ 79,950	\$ 23,985	\$ 103,935
Medical Social Worker/Counselor - LCSW (per diem)	0.6	\$ 47,970	\$ -	\$ 47,970
Maternal Child Advocate	1	\$ 42,900	\$ 12,870	\$ 55,770
Medical Office Assistant	2	\$ 81,900	\$ 24,570	\$ 106,470
Medical Office Coordinator	1	\$ 48,750	\$ 14,625	\$ 63,375
Public Health Dental Hygiene Practitioner (PHDHP)	1	\$ 74,100	\$ 22,230	\$ 96,330
Registered Diagnostic Medical Sonographer (RDMS)	1	\$ 78,000	\$ 23,400	\$ 101,400
Mental Health Clinician (Child 1st)	2	\$ 128,700	\$ 38,610	\$ 167,310
Care Coordinator (Child 1st)	2	\$ 89,700	\$ 26,910	\$ 116,610
NEW POSITIONS	21.8	\$ 1,494,090	\$ 408,564	\$ 1,902,654
RETAINED POSITIONS	19	\$ 987,945	\$ 275,707	\$ 1,263,652
TOTAL POSITIONS	40.8	\$ 2,482,035	\$ 684,271	\$ 3,166,306

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