



Popular Annual Financial Report

County of Cumberland, Pennsylvania

For the Year Ended | **December 31, 2024**

Prepared by the Office of the Controller | Alfred L. Whitcomb, Controller



Alfred L. Whitcomb,
Controller of Cumberland County
controller@cumberlandcountypa.gov

Dear Cumberland County Residents,

I am pleased to share with you the Cumberland County, PA 2024 Annual Report Summary. The summary highlights key demographic, economic, and operational information, reviewing the county's current initiatives and our vision for the future.

The information contained in this report is unaudited, however is derived from the Cumberland County audited 2024 Annual Comprehensive Financial Report (ACFR). It does not conform to the Generally Accepted Accounting Principles for Governments, since it excludes many material disclosures, financial statements, notes, and schedules found in the 2024 County ACFR. As the Cumberland County Controller, I am responsible for the accuracy of both financial reports, which are available on line at cumberlandcountypa.gov/controller.

I extend my gratitude to the dedicated team in the Controller's Office for their commitment, hard work, and passion in serving the residents of our county. Over the past 40 years, I have had the privilege to work alongside many talented and devoted colleagues. I am also grateful to the residents of Cumberland County for the opportunity to serve you. Finally, my sincere thanks go to all the employees of Cumberland County government. Your dedication is the backbone of our community.

Sincerely,

A handwritten signature in black ink, appearing to read "Alfred L. Whitcomb".

Alfred L. Whitcomb, Controller

Cumberland County Controllers Office | 2025



Welcome to Cumberland County

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Whether you are a first-time visitor or a life-long resident, Cumberland County leaves a lasting impression. Our vibrant, welcoming communities offer an ideal balance of opportunity, entertainment, and quality of life, making it a great place to live, work, and thrive.

Conveniently located near major metropolitan areas, our county offers the advantage of lower-than-average housing costs, while maintaining competitive salaries. Homeownership within the county exceeds the national average by more than six percent. We are proud to have one of the lowest unemployment rates in the state, with a diverse range of career opportunities, more than half of which are in management, business, science, or service-related fields.

This Annual Report Summary provides insight into the county's financial health and the wide range of services we offer.

We hope, when reading this report, it helps you understand why so many people choose to call Cumberland County home.

Elected Officials

[Board of Commissioners](#) | 717.240.6150 commissioners@cumberlandcountypa.gov

- Ensure compliance with provisions of the county code
- Granted authority to establish annual county operating budget, approve expenditure of county dollars, authorize all county contracts & manage all county properties & buildings
- In 2024, under the Commissioners' leadership, Cumberland County ended the year with an unrestricted general fund balance equivalent to approximately seven months of expenditures & program subsidies

Left to Right:

Jean Foschi, Vice Chairman

Kelly Neiderer, Chairman

Gary Eichelberger, Secretary



[Alfred L. Whitcomb](#)

Controller

717.240.6185

controller@cumberlandcountypa.gov



- Supervises county fiscal affairs, per law

- Authorizes, or investigates fiscal transactions, if warranted

- Maintains county books & financial reporting

- Administers county payroll, accounts payable, retirement, fraud hotline, & internal audit function

[Kaytee Isley](#)

Treasurer

717.240.6380

treasurer@cumberlandcountypa.gov



- Receives, deposits, records & invests all county monies for operational accounts/funds; Investment income contributes to the operating budget in 2024

- Agent for state licensing programs including dog, hunting, fishing, sportsmen firearm permits, bingo, & small games of chance

- Administers hotel tax collection, monitoring, & distribution

[Tammy L. Shearer](#)

Recorder of Deeds

717.240.6370

recorder@cumberlandcountypa.gov



- Maintains a permanent public record of deeds & documents related to real estate in the county

- 5,891 deeds & 7,485 mortgages recorded in 2024

[Seán M. McCormack](#)

District Attorney

717.240.6210

districtattorney@cumberlandcountypa.gov



- Investigates & prosecutes all crimes in the county

- Ensures that the rights of all victims are upheld as required by Pennsylvania's Crime Victims' Bill of Rights

- Serves as a leader in establishing justice system innovations that promote public safety & community well-being



- Serves civil process documents & enforces court orders
- Provides county facilities security & transports prisoners for court appearances
- Managed 37,330 active licenses to carry concealed firearms in 2024
- Locates fugitives from justice & serves court issued warrants
- Provides law enforcement support & community service

- Investigates sudden, unexplained, violent or suspicious deaths occurring in the county
- 1,223 cases for manner of death investigated in 2024
- 1,964 cremation referral cases investigated in 2024

- Official record keeper for all matters relating to the Criminal Division of the Court of Common Pleas
- Responsible for administration of court fees
- 84,617 docket entries & 58,810 payment receipts pertinent to criminal court cases were processed in 2024

- Maintains records for the Register of Wills & Orphans' Court Division of the Court of Common Pleas dating back to 1750
- 1,764 new cases processed in 2024 including 1,558 new estates, 93 adoptions, 60 guardianships, & 53 miscellaneous matters
- 1,309 marriage license applications processed in 2024

- Maintains records for the Court of Common Pleas
- All civil litigation is filed with the Prothonotary
- Five star rated acceptance agent for processing public passports
- 13,378 new civil court cases processed in 2024
- 903 passports processed in 2024

Appointed Position:



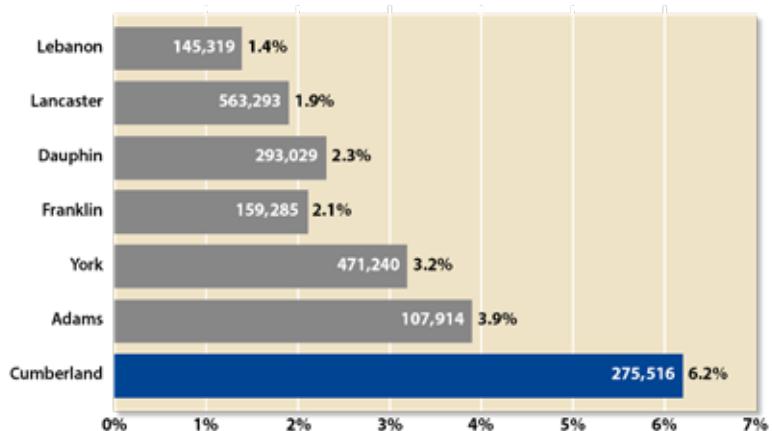
- Appointed by the Commissioners
- Manages the daily operations of county government

Regional County Resident Comparisons

Population

Cumberland County remains one of the fastest growing counties in Pennsylvania. This graph shows the rapid growth of Cumberland County compared with its six neighboring counties.

Population Growth (estimated) | 2021-2024

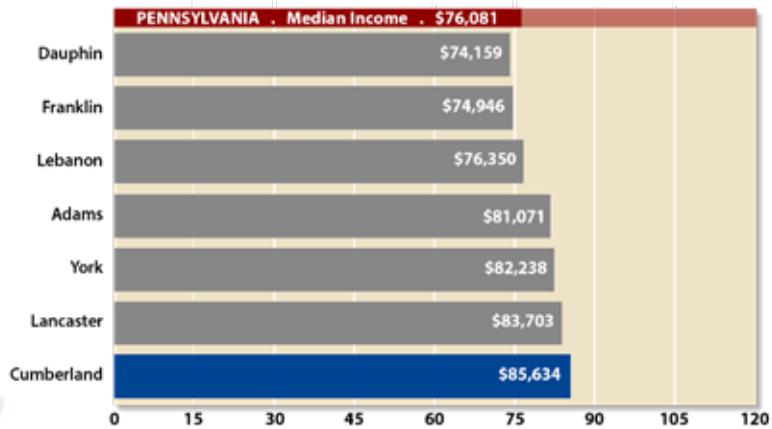


Income

This graph highlights the median household income for employees across all industries in local counties and the state.

The average household income in Cumberland County is higher than neighboring counties and is nearly \$10,000 more than Pennsylvania's average income.

Household Income (thousands) | 2021-2024



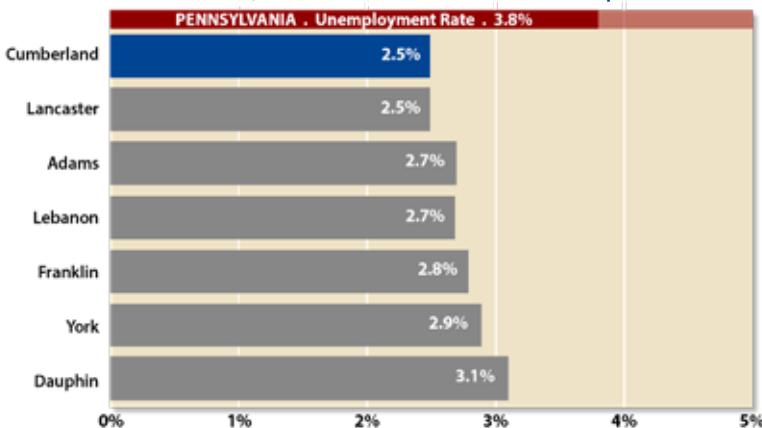
Economy

Cumberland County's unemployment rate remains the lowest among neighboring counties and is significantly lower than the overall state unemployment statistics.

According to *CAEDC, this is partially due to key locations of government, healthcare, retail, transportation, and warehousing headquarters.

*Cumberland County Area Economic Development Corporation

Unemployment Rate (percentage) | 2021-2024

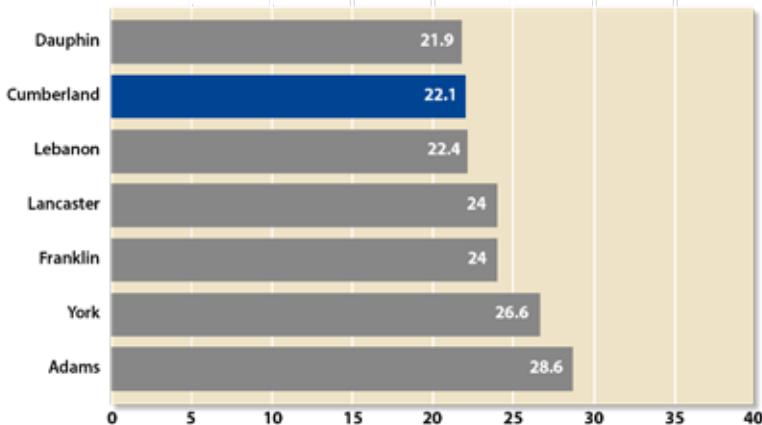


Quality of Life

Cumberland County remains the fastest growing county in Pennsylvania, with a higher household income and a low unemployment rate.

The convenient location of businesses within the county also provides residents with a shorter commute to work than most surrounding counties.

Commute to Work (minutes) | 2021-2024

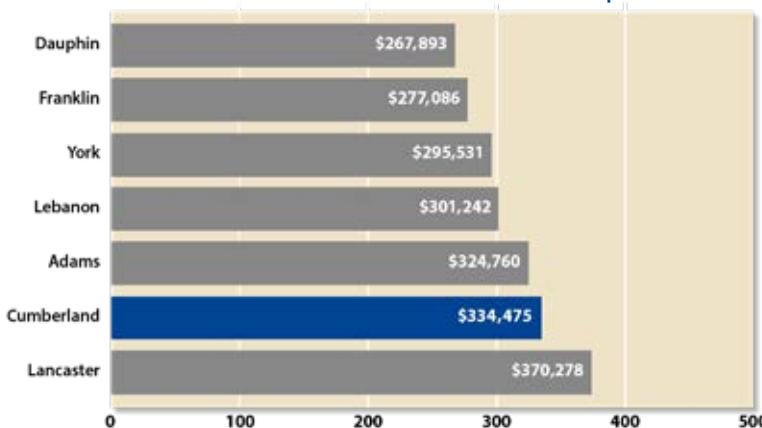


Housing

The median value of a single family home continues to increase each year.

Cumberland County home prices are the second highest in the region, yet are affordable for most working families.

Median Home Prices (thousands) | 2021-2024



Financial Outlook

Understanding Cumberland County County Finances

The complete Cumberland County annual report is available at cumberlandcountypa.gov/67/Controller

All of the county's financial information, except for the information on page 9, is presented on the full accrual basis of accounting. Under this method, revenues are recognized when earned, and expenses are recorded when liabilities are incurred, regardless of when cash transactions occur. This is the same accounting method used by most private-sector businesses.

The financial information on page 9 is presented using the modified accrual basis of accounting. This approach differs from full accrual primarily in two ways: revenue is recognized only when it is both measurable and available to fund current obligations, and capital purchases are treated as current expenditures rather than being capitalized and depreciated over time.

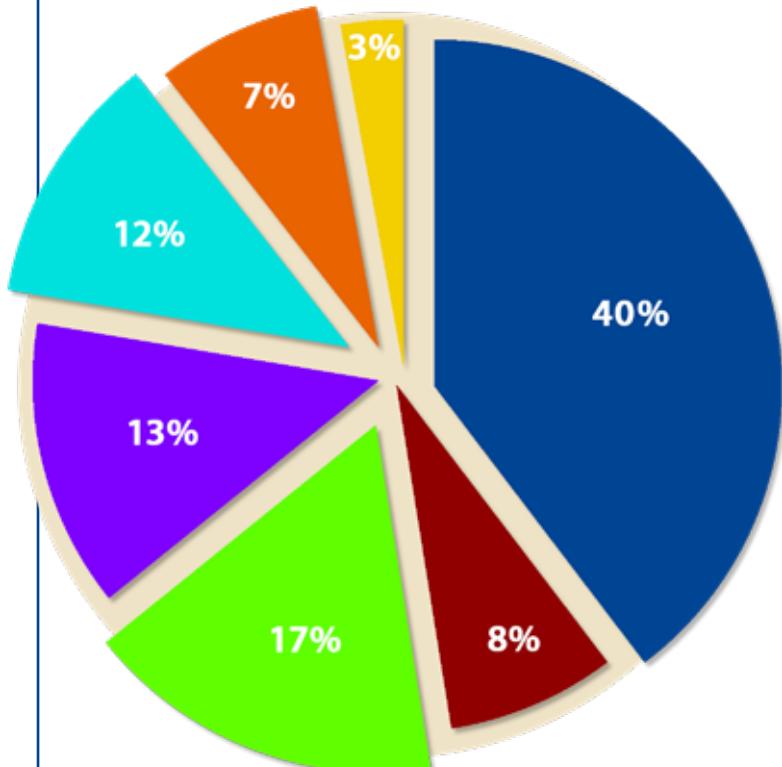
The county's main operating fund, the General Fund, is reported on the modified accrual basis and serves as the primary user of general tax revenues.

2024 Expenses | by %

Cumberland County government expenses totaled \$192,628,232 in 2024.

This pie chart shows a breakdown of expenses by percentage allocated to specific areas of operation.

- Human Services
- Economic Development & Assistance
- General Government | Judicial
- Corrections
- General Government | Administrative
- Emergency Telephone | Public Safety
- Other



Statement of Net Position | 2022 - 2024

The summary of the county's financial position, below, shows county total resources at year-end versus the amount owed at year-end. The amounts are on the full accrual basis and measure financial position similar to a business.

Assets:	2024	2023	2022
Current & Other Assets	\$ 185,773,674	\$ 173,535,394	\$ 175,118,385
Capital Assets	124,305,766	109,174,106	104,869,850
Total Assets	310,079,440	282,709,500	279,988,235
Deferred Outflows of Resources	11,960,580	23,638,584	37,157,115
Liabilities:			
Current & Other Liabilities	55,672,111	40,377,295	42,557,326
Long-term Liabilities	66,707,352	60,624,183	73,850,699
Total Liabilities	122,379,463	101,001,478	116,408,025
Deferred Inflow of Resources	699,232	725,611	601,945
Net Position	\$ 198,961,325	\$ 204,620,995	\$ 200,135,380

Statement of Net Activities | 2022 - 2024

The summary of the county's financial activities shows county-wide revenues and expenses on the full accrual basis, similar to the method with which a business measures its financial results.

Revenues:	2024	2023	2022
Charges for Services	\$ 34,727,978	\$ 27,032,589	\$ 29,386,546
Grants	73,263,088	79,542,500	103,739,437
Real Estate Taxes	67,490,515	57,243,025	56,520,873
Hotel Tax & Other	4,016,070	2,641,272	2,483,615
Investment Earnings	7,544,195	6,765,107	1,508,013
Total Revenues	187,041,846	173,224,493	193,638,484
Expenses:			
Salaries	62,359,301	57,376,343	55,027,573
Benefits & Payroll Taxes	27,957,983	22,152,220	24,457,782
Operating	102,310,948	89,596,373	79,595,381
Total Expenses	192,628,232	169,124,936	159,080,736
* Special Items	-	-	7,634,242
Change in Net Position	\$ (5,586,386)	\$ 4,099,557	\$ 42,191,990

* Cumberland County transferred ownership of Claremont Nursing & Rehabilitation Center to Allaire Health Services in March, 2022.

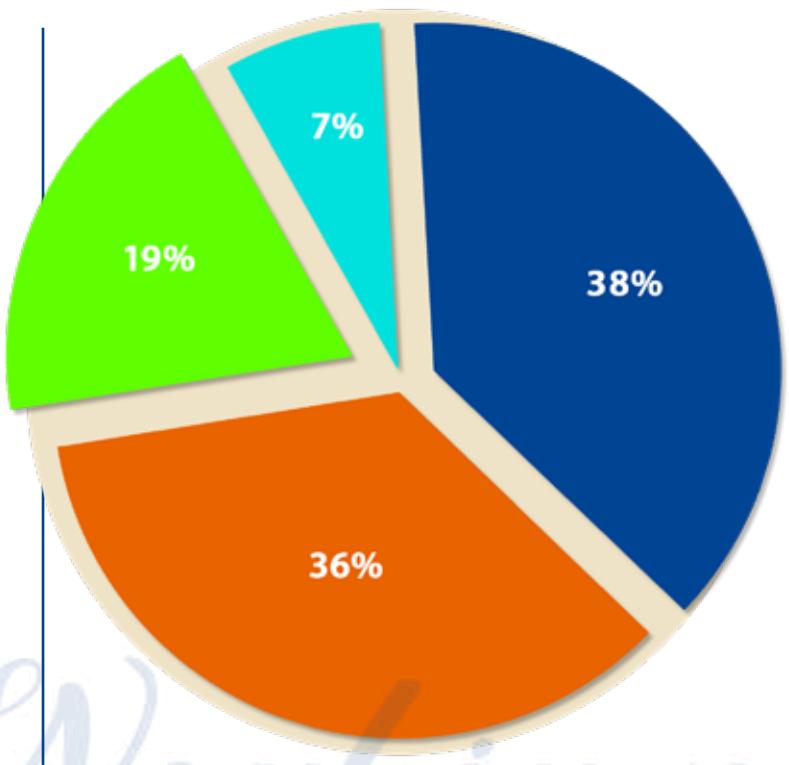
Your Money at Work

2024 Revenues | by %

Cumberland County government revenues totaled \$187,041,846 in 2024.

This pie chart shows a breakdown of Cumberland County's 2024 sources of revenue by type.

- Operating Grants & Contributions
- Property Taxes
- Charges for Services
- Other



What happens to your real estate taxes dollars?

This graph shows the distribution of property tax dollars to county and municipal services.



Per Resident Spending

Cost per Resident

This chart indicates the average cost per Cumberland County resident for general fund department services, after subtracting earned revenue.

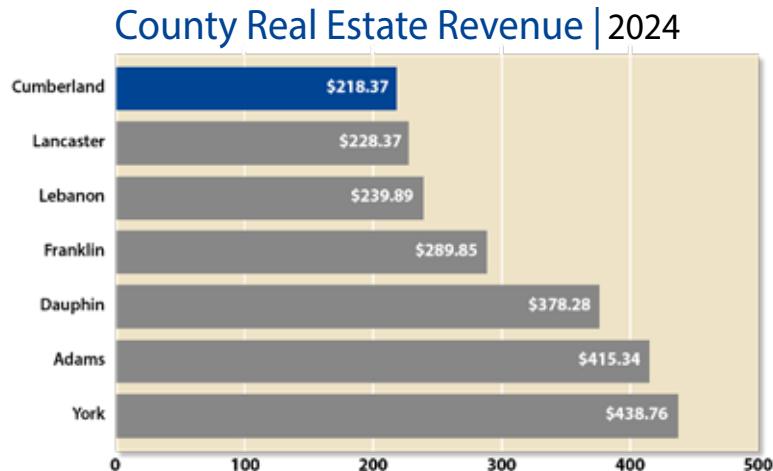
The cost per department along with subsidy to county programs are offset by general revenues to lead to the net deficit (surplus) per resident.

County Department:	2024	2023	% Change: unfavorable/(favorable)
Information Management & Technology	\$13.78	\$11.82	17%
County Buildings & Grounds	15.27	14.93	2%
Finance	4.89	4.71	4%
Bureau of Elections	4.27	2.59	65%
Tax Administration	3.78	3.34	13%
Human Resources	3.20	3.37	(5%)
Administrative Services	4.29	4.38	(2%)
Total General Government Administrative	49.48	45.14	
District Attorney	19.33	17.88	8%
District Justices	9.38	9.73	(4%)
Criminal Courts System	26.39	25.96	2%
Public Defender	9.00	8.32	8%
Total General Government Judicial	64.10	61.89	
County Prison	48.74	49.11	(1%)
Adult & Juvenile Probation	21.00	19.66	7%
Total Corrections	69.74	68.77	
Public Safety Administration	3.30	2.55	29%
Conservation & Planning	9.23	7.67	20%
Commissioners Office	3.49	3.71	(6%)
Controller	5.05	5.16	(2%)
Recorder of Deeds	(3.49)	(2.79)	(25%)
Treasurer	0.70	0.89	(21%)
Coroner	5.60	5.35	5%
Clerk of Courts	(0.20)	(0.24)	17%
Prothonotary	(0.81)	(0.53)	(53%)
Sheriff	13.58	12.56	8%
Security	1.48	1.45	2%
Register of Wills	(0.24)	(0.13)	(85%)
Total County Row Offices	21.67	21.72	
Other Departments	2.35	1.56	51%
Debt Service	9.43	9.61	(2%)
County Grant Program	28.18	31.50	(11%)
Subsidy to County Programs:			
Emergency Telephone / 911	7.73	7.70	0%
Human Services	34.25	22.49	52%
Domestic Relations	5.06	4.97	2%
Public Safety	2.11	2.10	0%
Capital Projects	1.07	0.00	100%
Total Subsidy to County Programs	50.22	37.26	
American Rescue Plan Act	0.00	(55.27)	100%
General Revenues	(274.05)	(241.60)	(13%)
Net Deficit (Surplus) Per Capita	\$37.14	(\$5.49)	

Comparing Regional County Core Measures

Real Estate Revenue Per Resident

Cumberland County places the lowest tax responsibility on its residents, per capita, compared to other counties in the region.



Safety Cost Per Resident

Cumberland County is committed to ensuring safe, thriving communities for our residents.

We strive to create a secure environment for living, working, and visiting, while maintaining cost-effective solutions for resident safety.



Major County Initiatives

Enhancing Emergency Response Communications

Public Safety is a top priority in Cumberland County. The Department of Public Safety ensures seamless 9-1-1 communications, enabling swift responses to emergency calls while fostering collaboration among municipalities, emergency service partners, and county officials. As one of the fastest growing counties in the commonwealth, meeting rising demands requires innovative and adaptive solutions.

The multi-year Project 25 (P25) initiative, set to achieve significant milestones by the end of 2025, is transforming the county's radio system. This advanced system will feature multiple tower sites and a versatile paging system, offering users the choice between two-tone voice paging and alpha-numeric paging.

The Department of Public Safety, county senior management, a First Responders Radio Advisory Board, and expert consultants are working collaboratively on the P25 project to deliver a highly functional, cost-effective, and reliable radio system. This system will ensure comprehensive coverage for first responders and surrounding areas, enhancing safety and operational efficiency.

Working Toward Bridge Improvement

Cumberland County owns and maintains 19 bridges, and shares joint ownership and maintenance responsibilities with York County for an additional 9 bridges. To ensure safety and structural integrity, the county conducts mandated inspections to monitor bridge conditions. When repairs or replacements are needed, a dedicated team of county professionals evaluates all factors, including project scope, timeline, and resources.

To uphold fiscal responsibility to residents, the county actively pursues federal and state funding to minimize local costs. When such funding is secured, the county's financial contribution is reduced to just 5% of the project cost. With more bridges than available funding, the county prioritizes high-need structures.

In 2025, significant progress is anticipated in the preservation of the McCormick and Foxlea Bridges, spanning the Yellow Breeches Creek, and the Graham Bridge, crossing the Conodoguinet Creek, ensuring enhanced safety and reliability for the community.

County Highlight

Higher Education



Higher education sets the foundation for professional and personal growth, and meaningful societal impact. Cumberland County values learning and is home to six colleges and universities.

Central Penn College expanded its facilities in 2024 to train new surgical technologists.

Over 95% of Dickinson graduates secure employment, pursue graduate studies, or participate in fellowship programs within one year of graduation.

Messiah University's Cybersecurity Education Program was designated as a National Center of Academic Excellence in Cyber Defense in 2024.

In 2024, the American Bar Association approved the merger of Penn State Law and Penn State Dickinson Law into a single institution under the Penn State Dickinson Law name. The consolidation promises a streamlined administration, improved cost efficiency, and strong regional competitiveness.

In July 2024, Shippensburg University hosted Governor Josh Shapiro for a ceremonial bill signing to enact higher education reform, included in the 2024-25 state budget.

The U.S. Army War College educates and develops leaders for military service. Each year an average of eighty officers from around the world attend the U.S. Army War College.

Recognition

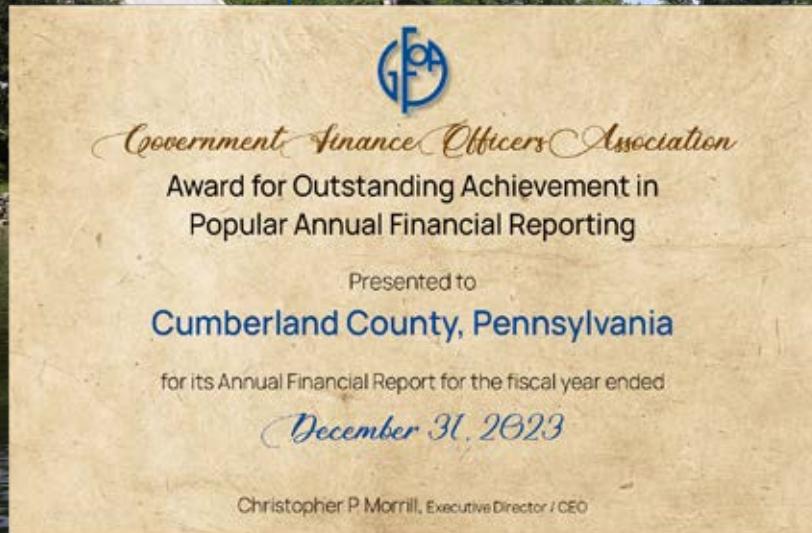
Cumberland County Receives the National GFOA Award for Outstanding Achievement

Cumberland County is proud to have received the prestigious **2023 Award for Outstanding Achievement in Popular Annual Financial Reporting** for the year ending December 31, 2023. The Government Finance Officers Association of the United States and Canada (GFOA) presents this national recognition annually, to honor state and local governments for meeting the highest standards in preparation of popular financial reports.

To earn this award, a government must produce a Popular Annual Financial Report (PAFR) that conforms to program standards; demonstrating excellence in creativity, presentation, understandability, and reader appeal, while clearly communicating complex financial information to the public. An Award for Outstanding Achievement in Popular Annual Financial Reporting is valid for a period of one year only.

2023 marks the twenty-first consecutive year that Cumberland County has received this esteemed award - a testament to our ongoing commitment to transparency, accountability, and excellence in public communication.

We are proud to continue this tradition of excellence with our latest PAFR, which we have submitted to the GFOA.





CONTROLLER

Cumberland County

One Courthouse Square . Suite 207 . Carlisle . PA 17013 | cumberlandcountypa.gov/controller

FRAUD HOTLINE

To Call It Out | Call It In | **717.240.7784** cumberlandcountypa.gov/Fraud-Abuse

Suspected Fraud/Abuse:

- Theft or misuse of County property or cash
- False reporting of hours worked
- Submission of illegitimate vendor invoices
- Misrepresentation of expense reimbursements
- Mismanagement of county dollars
- Fraudulent reporting of medical, disability or workers compensation claims
- Excessive spending beyond reasonable and necessary
- County policies violations (i.e. gift and gratuity policy, purchasing policy)
- Other suspected fraud or abuse involving county vendors, employees, and processes

Possible Inclusions in Report:

- Area where fraud, waste, or abuse is occurring
- Person(s) involved
- Nature of the fraud/abuse
- Date and/or duration of occurrence
- Approximate dollar amount/value involved
- Additional witness(es)

* All reports are confidential and submitted directly to the Controller Office.

Reports may be submitted anonymously, however, you are encouraged to provide contact information so that we may better service you.



SUSPECT IT ? **REPORT IT**