Montgomery Township
Business Development Partnership
March 17, 2026
12:30 PM

Montgomery Township's Business Development Partnership (BDP) met on March 17, 2026 at the Township Administration Building. A virtual option was available via Microsoft Teams.

The members in attendance included: Mary Griffith-Alfarano, Joy Zwicker, Wesley Nappen, and Jim Brusilovsky (briefly via virtual).

Chairwoman Tanya Bamford was in attendance as the Board Liaison. Staff member Deb Rivas, Administration Supervisor, was also in attendance.

Meeting Minutes

- **Call to Order -** The meeting was called to order at 12.36 p.m.
- **Approval of Minutes - February 17, 2026** - On a motion by Joy Zwicker, seconded by Jim Brusilovsky, the February 17, 2026, meeting minutes were approved.
- **Public Comment**
    - There was no public comment.
- **New Business**
    - Discussion of Presentation Topics
        - ♣ The BDP discussed presentation topics for future meetings. That list is as follows:
            - April – Health Insurance (confirmed)
            - May - OPEN
            - June – Tax Collector, Tina Stoll – Tanya will confirm
            - July – Comprehensive Plan Update - Tanya
            - September – JP Northop – Financial Planning/Nasdaq Climate?
            - October – Fire on hold for now, need new topic, email Mary with ideas
            - November – OPEN
        - ♣ Note: May and November are available for the Township Manager Update and Police Department Update.
    - **Business Updates**
        - ♣ **Wesley Nappen (Nappen & Associates) -** Mr. Nappen reported that not much has changed since last month. Tenants are still struggling due to tariffs, etc. There has been some activity on available properties now and rents are leveling out. The car business is tough right now. The used car business is doing okay, but there is a lot of competition.

- ♣ **Joy Zwicker (Iron Valley Real Estate)** - Ms. Zwicker reported that real estate sales are up by about 20%. The average home is on the market 24-25 days in Montgomery Township. The number of homes available is low, and it is a seller's market. Congress is looking at affordable housing, and a new law will come into play where a report will be required for paying in cash to protect properties from illegal foreign investors. There are far more agents than homes to sell at this time.
- ♣ **Mary Griffith-Alfarano (Fulton Bank)** - Ms. Griffith-Alfarano reported that banking is on an upswing with businesses getting lines of credit more for safety nets, than needing the money right away. The rates are relative to commercial vs. residential. Home equity lines of credit are up. The Small Business Administration changed its guidelines as of March 1st, and that has impacted how businesses obtain bank loans. There is an uptick in fraud and access to individuals' information. Two factor authentication and biometrics should be used. The banking industry is seeing fraud every day and all day.

- **Township Updates**
  - ♣ **Tanya C. Bamford (Montgomery Township Board Chairwoman) -** Chairwoman Bamford provided an update on the 2026 Township budget and tax increase, putting the Township in a better position to maintain and grow its capital reserve. The fire services study will address operations, staffing, climate, and culture of the fire department. The study will initially focus on staffing and a climate survey to assist in the recruitment of a new fire chief. In addition, the Township will be reviewing a data center ordinance. Marketing AI is having a big impact on search engine optimization. As a result, website traffic is down. The goal for websites should be to produce content that is AI-friendly so that a search will source the website as the source of the information. FAQ pages are the answer so that the website is listed as the source. In addition, the website should have a lot of content so that AI can extract information from it.

- **Old/Other Business**
  - A BDP vacancy was confirmed by Township Staff. There are several vacancies on the BDP as it originally had a minimum of 7 business owners/managers and up to at least 9 at one time.
  - Ms. Griffith-Alfarano asked staff to reach out to Ryan Frazier to see if he is still interested in being a member as he has been missing for a while.

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- **Adjournment –** The regular meeting adjourned at 1:33 pm. The next meeting will be on April 21, 2026, at 12:30 p.m. in the Township Administration Building. A virtual option will be available.