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2.11.20

Broome County's 2020 Economic Outlook Guide

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M&T Bank
Understanding what's important®



WELCOME TO THE 2020 ECONOMIC OUTLOOK GUIDE FOR BROOME COUNTY

Over the past few years, our Economic Outlook Guide has proven to be useful for businesses across various industries and of all sizes. We know that not every business has the luxury of a team of market researchers. So, let this Economic Outlook Guide be your resource for up to date information.

Our Broome County Economic Outlook Guide has been a valuable tool for our members over the past few years and we are excited to publish it again in 2020. This guide can be used by local businesses to provide additional information for market research. Businesses having additional insight as to where the economy is headed, will help improve their ability to make better decisions.

Evidence based decision making is important whether you work in a nonprofit, the public sector or all types of businesses. Gathering the information necessary to make these educated decisions is not an easy task and can usually take a lot of time. This guide is designed to provide your business with some of the information you may need throughout the year. M&T Bank's Regional Economist, Gary Keith, provides excellent insight into the year ahead.

The work the Chamber does is diverse, but at the heart of what we do is helping business thrive in our region. This year we are incredibly excited for our new partnership with The Agency through our Leadership Alliance. This new collaboration of economic and business development helps create a healthy economic climate in the Greater Binghamton area and is critical to our success and revitalization.

Thank you for your interest in the Greater Binghamton Chamber of Commerce and your continued commitment to building our economy. Please take a moment to let us know how we are doing and how we can assist your business needs - email sduncan@greaterbinghamtonchamber.com.

I would like to congratulate Telehealth 365, AnSCO Camera Factory, 50 Front Luxury Apartments and Jordan Patch for being our Building BC award winners this year. Thank you for your investment in our community!

I would like to give a very special thank you to all our sponsors who make this Economic Forecast & Building BC Awards possible. These sponsors include: M&T Bank, Delta Engineers, Architects, & Land Surveyors DPC, Andrew R. Mancini Associates Inc., Newman Development Group, Greater Binghamton Association of Realtors, WNBF News Radio 1290 (Townsquare Media Binghamton), WBNG, and Idea Kraft.

Stacey Duncan,

President & CEO
Greater Binghamton Chamber of
Commerce

Executive Director
The Agency BC IDA/LDC



WELCOME TO THE 2020 ECONOMIC OUTLOOK

Here in Binghamton, excitement is growing and momentum is building, as we take big steps forward to achieve our economic resurgence. Last year, one of the biggest steps we took was the formation of the Leadership Alliance, knocking down silos and building new partnerships that will forever strengthen both the Greater Binghamton Chamber of Commerce and The Agency.

It opens a new chapter for our region, a chapter that will be guided by collaboration. In this era, when every region in the nation has found themselves in a fierce competition for the best and brightest, collaboration is no longer an option. It is absolutely essential.

By focusing on collective action, we can achieve economic impacts that foster inclusive, regional growth. We're at our best when we're working together.

Bringing the leadership of the Chamber and The Agency together serves as an example for the rest of the business community. We understood the challenges ahead of us. We assessed the effectiveness of previous models. And we built an innovative plan rooted in and driven by collaboration.

It's a sound approach for any business that is considering a bold strategy for greater success.

At the heart of our decision-making process, there were facts and data — and that's exactly what business leaders will find in this Economic Outlook Guide. It's the place to turn for the information you need before your next business decision.

At M&T Bank, we remain unwavering in our commitment to helping local businesses grow and

our communities thrive.

That's why we continue to support and contribute to this guide. We understand the value it provides local companies and believe it's important for all of us to have this information available.

As you look through the guide, I hope you'll read it through the lens of collaboration. Use this information to deepen key relationships, identify new businesses to partner with on projects, and gather insights from the talented people who call Binghamton home. By thinking this way—just like the Chamber and The Agency—you will contribute to this new chapter that's now underway. Working together, we can accelerate innovation and drive our economic growth.

Peter Newman

M&T Bank,
Regional President



BUSINESS LEADER OUTLOOK FOR 2020

GREATER BINGHAMTON ECONOMIC OUTLOOK SURVEY

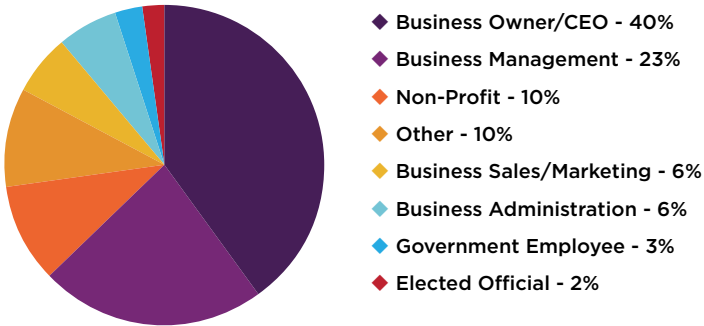
This survey gives the community a sense of the current economic climate in our region. As we conduct this survey each year we will be able to chart the trends year over year and see how accurately the data reflects on what is happening in our business marketplace.

WHO PARTICIPATED IN THE GREATER BINGHAMTON BUSINESS LEADER SURVEY?

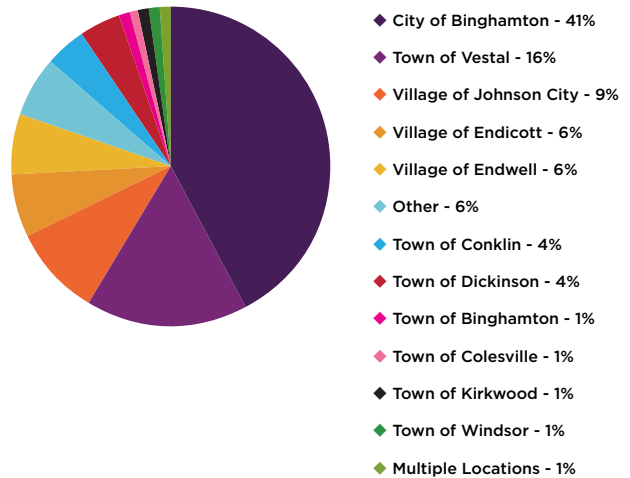
- 40% of respondents were Business Owners/CEOs or the main management decision makers
- 68% of the respondents employ 50 or less employees
- Diverse disbursement of different business classifications
- 41% said their business was located in the City of Binghamton; 16% the Town of Vestal; and 1% use multiple locations

SURVEY RESULTS

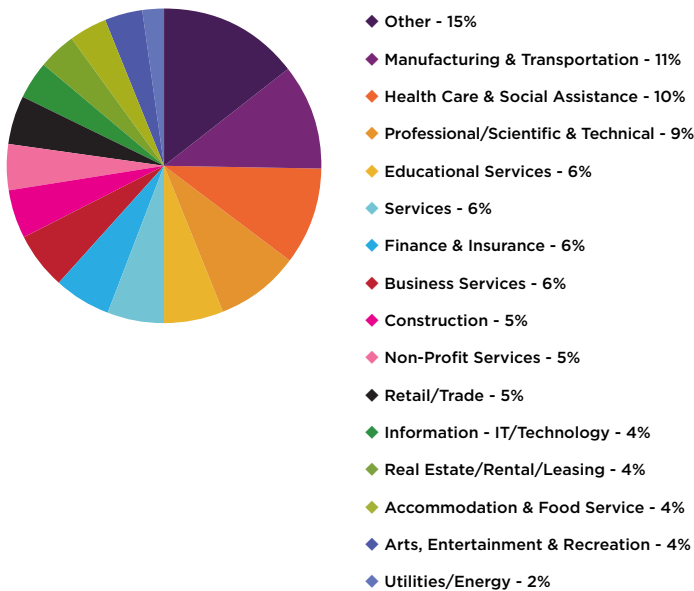
BUSINESS ROLE



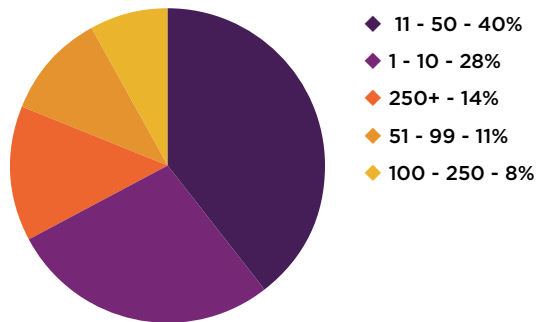
BUSINESS LOCATION



BUSINESS TYPE



NUMBER OF EMPLOYEES



TOP 5 LOCAL BUSINESS CHALLENGES

1. Employee health care costs
2. Attracting and retaining employees
3. Business taxes and regulation
4. Lack of qualified workers
5. Regional economic climate

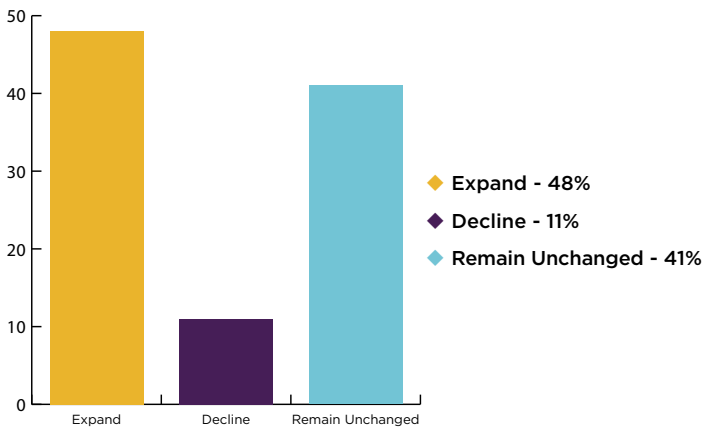
TOP 5 NATIONAL FACTORS THAT IMPACT ECONOMIC OUTLOOK

1. Cost of healthcare
2. Access to talent
3. Federal/State wage/hour laws
4. Federal legislation
5. Tariffs



SURVEY RESULTS

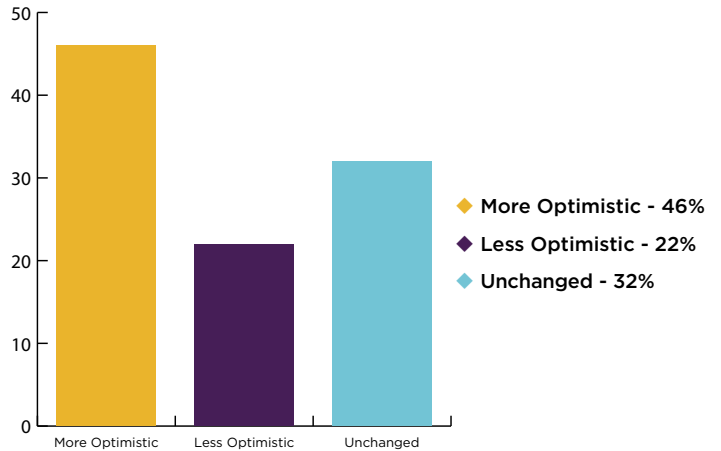
2020 ECONOMY PREDICTION



IN 2020, BUSINESS LEADERS EXPECT THE BROOME COUNTY ECONOMY TO:

When asked, almost half (48%) of the respondents expected the economy to expand. 41% expected it to remain unchanged, while only 11% expected a decline.

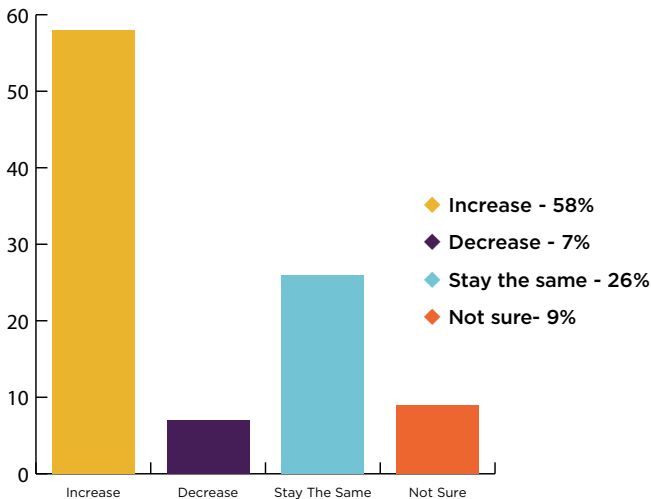
2019 VS 2020 OUTLOOK



IN 2020, ECONOMIC OUTLOOKS HAVE CHANGED:

When asked, almost half (46%) of the respondents had an improved outlook from last year. 22% expected a less optimistic future, while 32% were unchanged in their views from 2019.

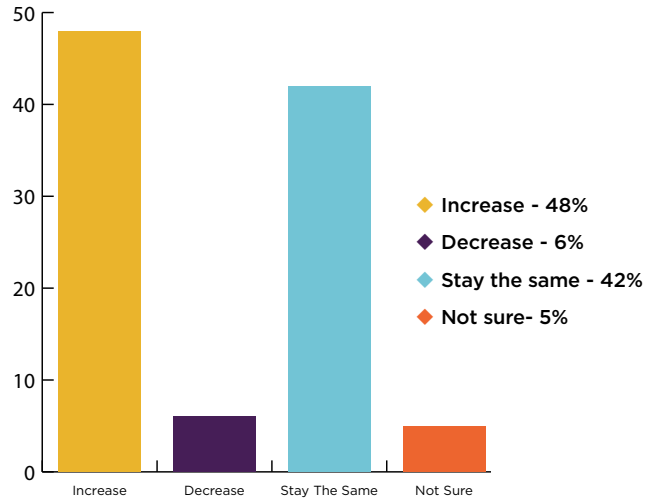
SALES REVENUE EXPECTATIONS



IN 2020, BUSINESS LEADERS EXPECT THEIR SALES REVENUE TO:

When asked, over half (58%) of respondents expected their sales revenue to increase. Only 7% expected a decrease and 26% expected them to stay the same.

WORKFORCE EXPECTATIONS



IN 2020, BUSINESS LEADERS EXPECT THEIR WORKFORCE TO:

When asked, 48% of the respondents expected an increase in workforce. 6% expected a decrease in workforce numbers, while 42% expected it to stay the same.

Tour Today
Limited Availability



50FRONT

LUXURY APARTMENTS



"PROUD TO CALL GREATER BINGHAMTON HOME"

2020 US & BINGHAMTON AREA ECONOMIC OUTLOOK

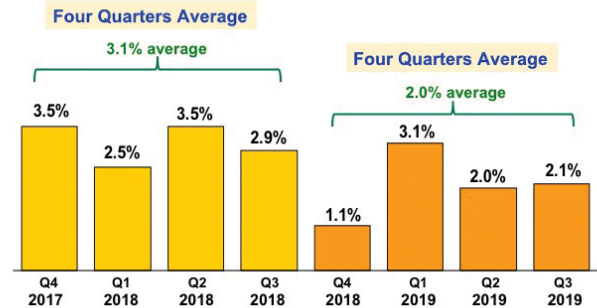
GARY KEITH - VICE PRESIDENT, REGIONAL ECONOMIST, M&T BANK

2020 U.S. and Binghamton Area Economic Outlook

Gary Keith – Vice President, Regional Economist
Greater Binghamton Chamber of Commerce Economic Outlook Breakfast
February 11, 2020

Seasonally Adjusted Annual Rate U.S. Real Gross Domestic Product Growth

A Lot Has Changed in the Past 12 Months
Growth Has Decelerated...And Faces Multiple Headwinds
On an annualized basis, economic growth has averaged 2% over the past four quarters—the slowest pace since mid-2016

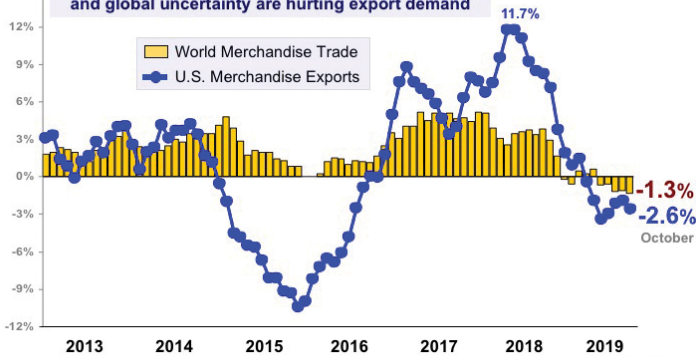


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Growth in World Merchandise Trade

Headwind #1
Drag From Declining Global Trade

Evolving U.S. trade and tariff policies, a strong dollar and global uncertainty are hurting export demand



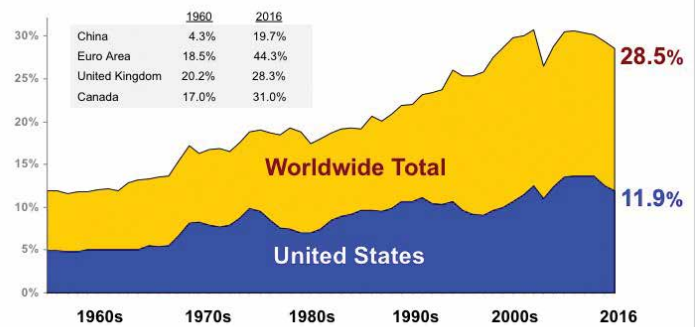
©2020 M&T Bank, Member FDIC Sources: CPB World Trade Monitor, U.S. Commerce Dept. Data are three-month moving averages M&TBank 3

Exports Share of World Economic Output

Why Is This a Concern?

Foreign Trade Increasingly Drives the Global Economy

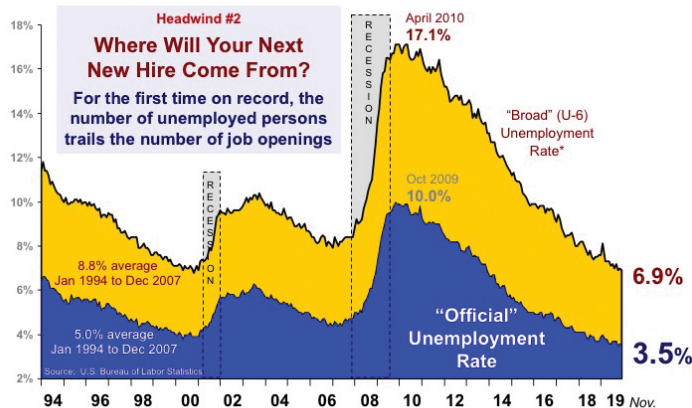
As a share of worldwide GDP, exports have more than doubled over the past fifty years, putting countries—including the U.S.—at greater risk for trade disruptions



©2020 M&T Bank, Member FDIC Source: World Trade Organization M&TBank 4

Seasonally Adjusted U.S. Unemployment Rate

Headwind #2
Where Will Your Next New Hire Come From?
For the first time on record, the number of unemployed persons trails the number of job openings

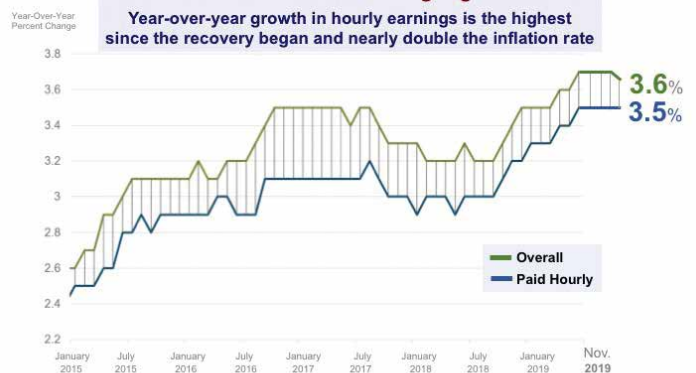


©2020 M&T Bank, Member FDIC * Total unemployed, plus all persons marginally attached to the labor force, plus total employed part time for economic reasons M&TBank 5

12-Month Moving Average Median Wage Growth For U.S. Workers

Labor Costs are Moving Higher

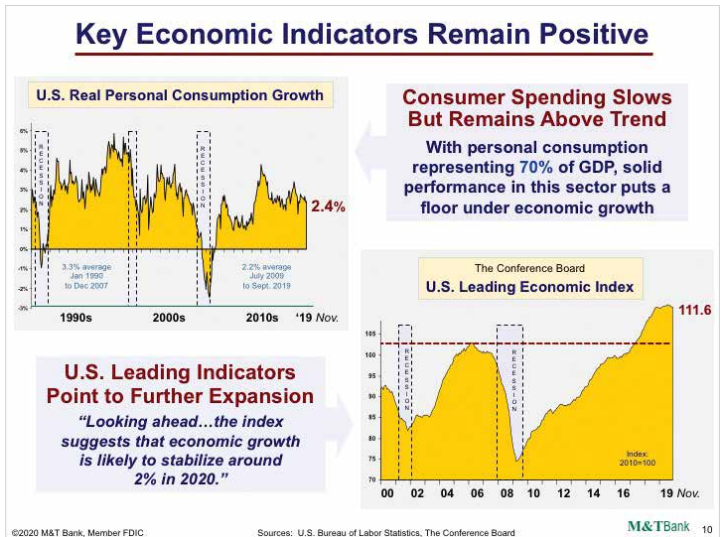
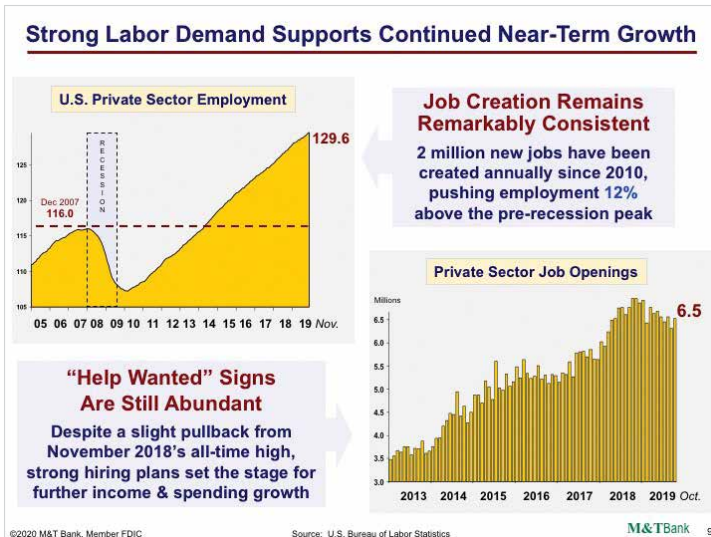
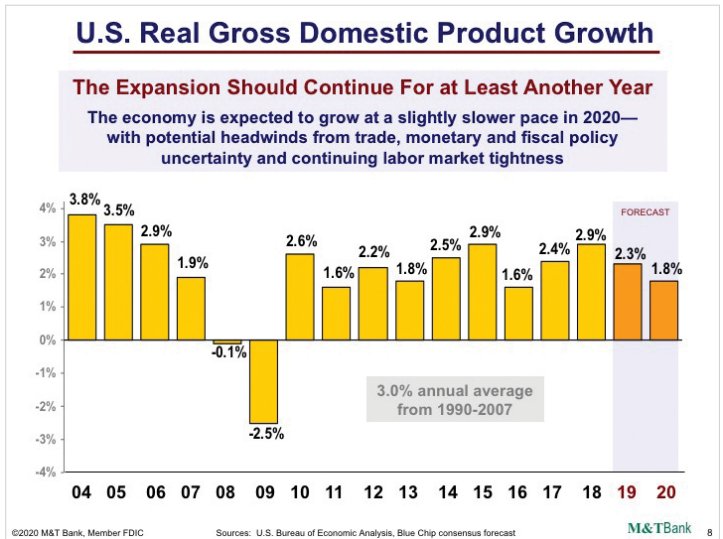
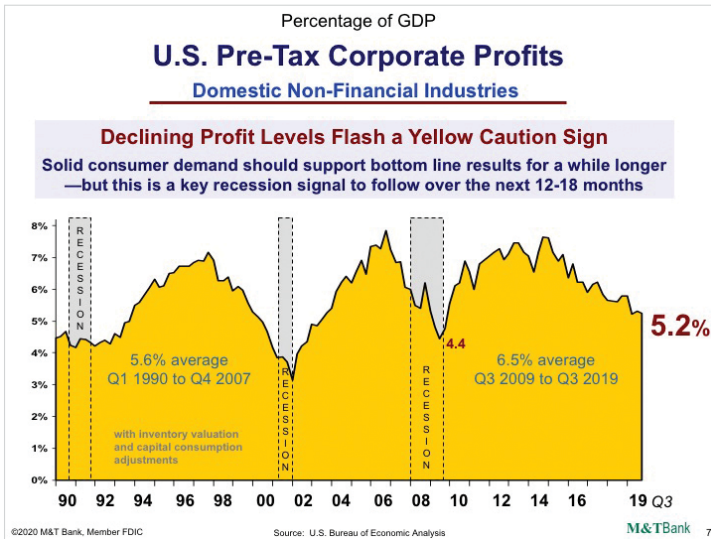
Year-over-year growth in hourly earnings is the highest since the recovery began and nearly double the inflation rate



©2020 M&T Bank, Member FDIC Source: Federal Reserve Bank of Atlanta <https://www.frbatlanta.org/cbr/usage-growth-tracker.aspx?c=1&ic=3&am=1> M&TBank 6

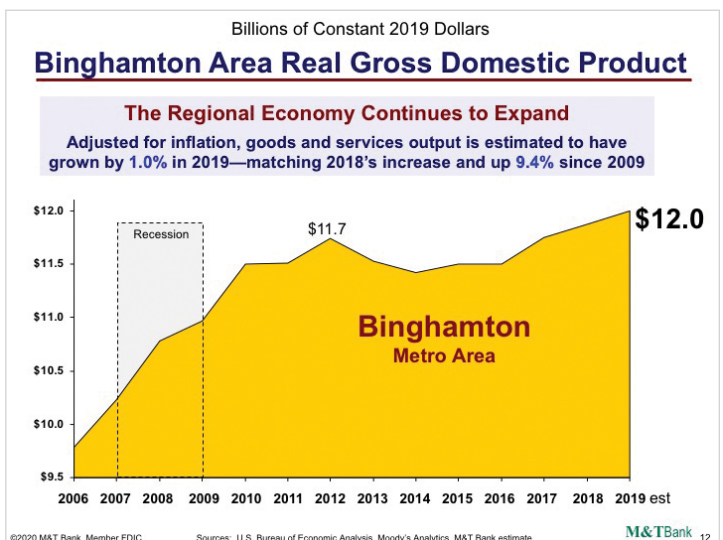
2020 US & BINGHAMTON AREA ECONOMIC OUTLOOK

GARY KEITH - VICE PRESIDENT, REGIONAL ECONOMIST, M&T BANK



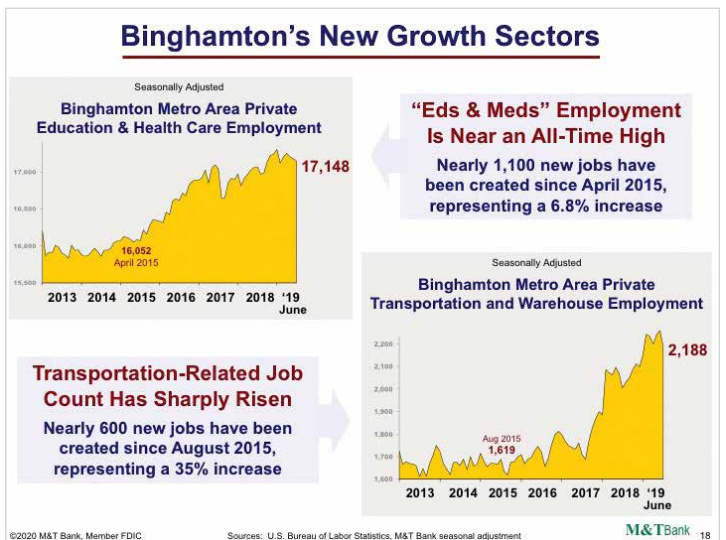
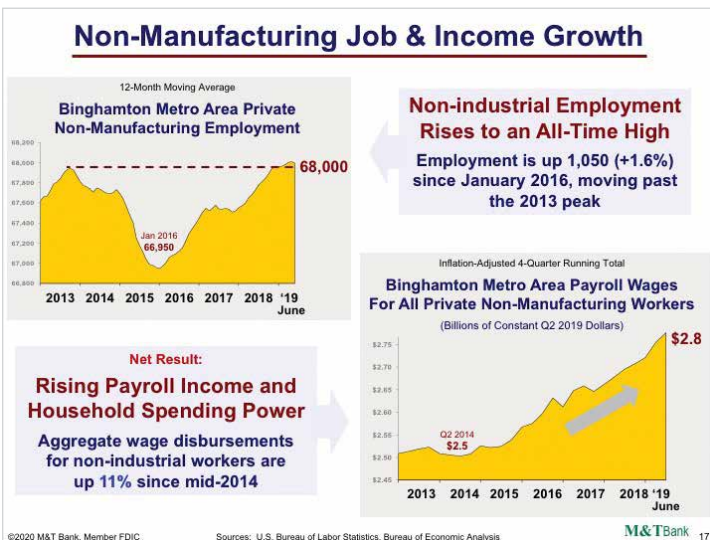
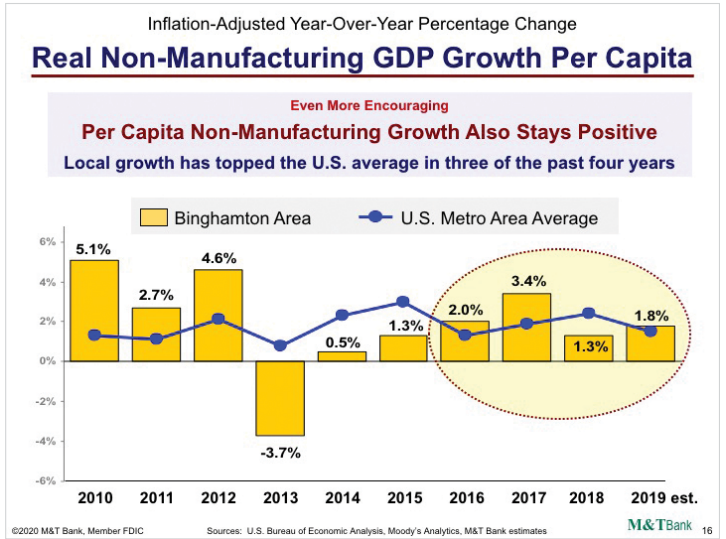
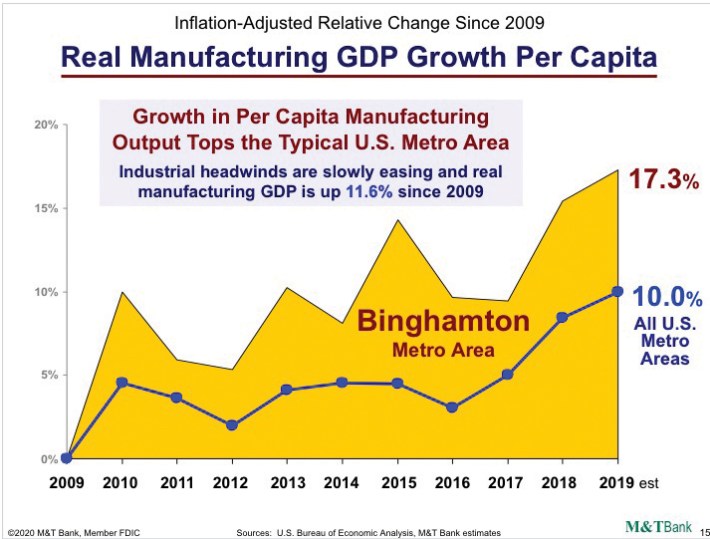
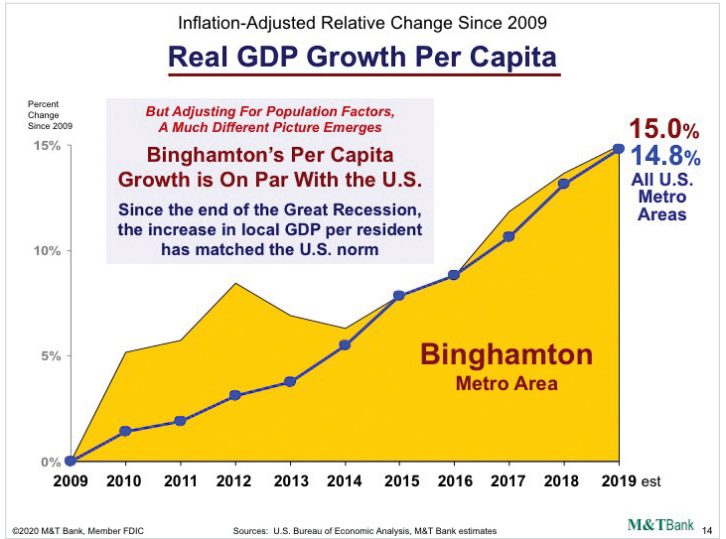
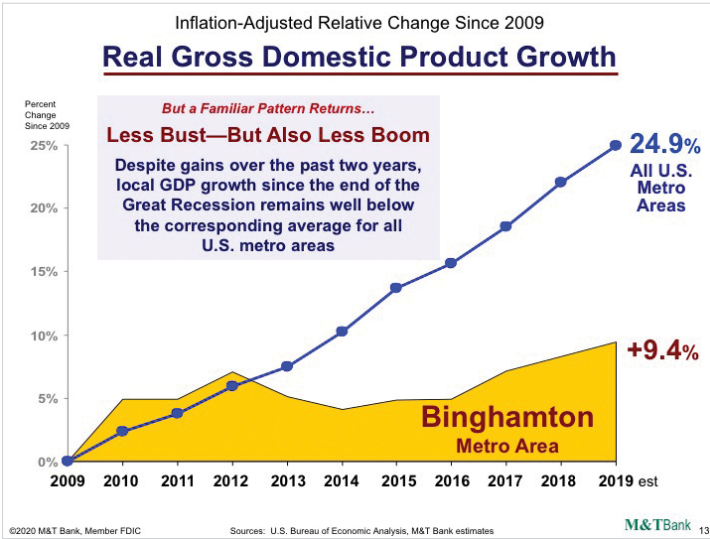
How's the Binghamton area performing?

M&T Bank Understanding what's important.



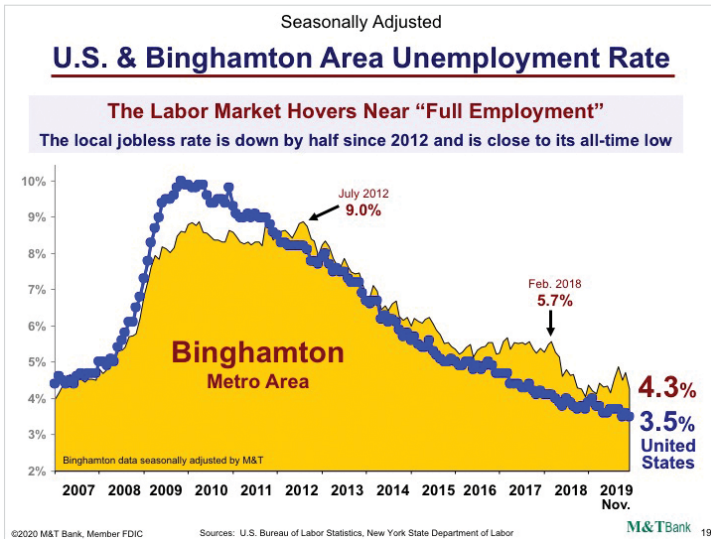
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So, how can the region improve its long-term outlook?

M&T Bank Understanding what's important.

Stay Committed to Regional Roadmap

State of the Region: SOUTHERN TIER 2019 Progress Report

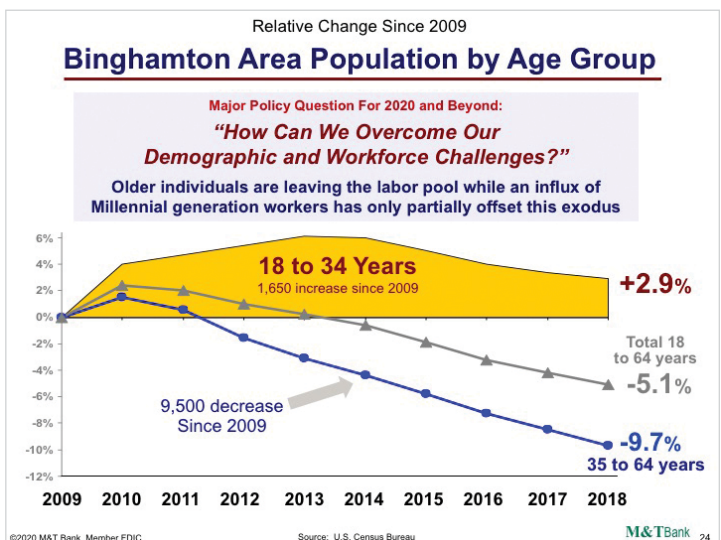
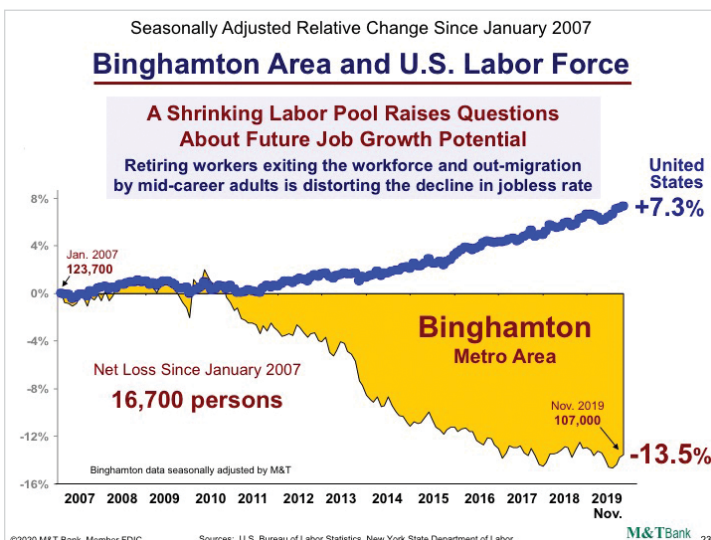
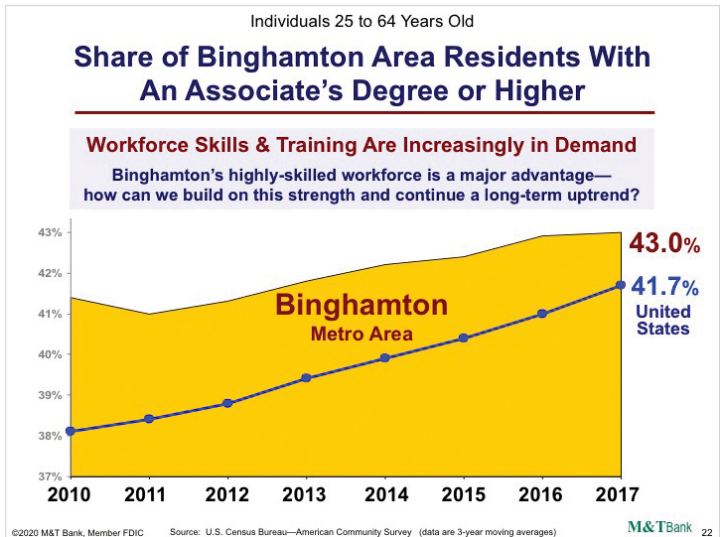
Focus on four key initiatives:

- Building the Greater Binghamton Innovation Ecosystem
- Investing in the Advanced Manufacturing Industry
- Transforming the Food and Agriculture Industry
- Promote the Southern Tier's Innovative Culture

Implementation Priorities:

- Identify child care needs & potential solutions
- Support Downtown Revitalization Plans
- Identify workforce development strategies and shrink the skills gap through industry and education collaboration

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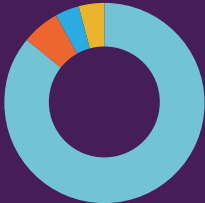


BROOME COUNTY DEMOGRAPHICS

POPULATION

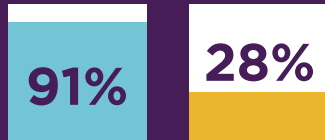
Population.....	191,659
Population change since 2010 ..	-4.5%
Female population.....	50.8%
Male population.....	49.2%
Persons under 5 years.....	5.2%
Persons under 18 years	19.3%
Persons 65 years & over	19.1%
Median age	40.2
Veterans.....	11,857

RACE & ETHNICITY



White	86.0%
Black or African American.....	6.2%
Asian	4.4%
Hispanic or Latino.....	4.3%

EDUCATION



High School graduate or higher	90.5%
Bachelor's degree or higher ..	28.3%

HOUSING

Housing Units	91,234
Owner-occupied housing unit rate.....	65.3%
Median value of owner-occupied housing units.....	\$115,600
Median selected monthly owner costs with a mortgage	\$1,198
Median selected monthly owner costs without a mortgage	\$515
Median Gross Rent.....	\$766
Number of households	78,594
Persons per household	2.34

EMPLOYMENT

Full-time, year-round civilian employed population 16 years and over, Broome County

Civilian Labor Force (Percent of population).....	57.9%
Mean travel time to work ..	19.7 mins
Median household income..	\$50,859
Unemployment rate	4.3%
Persons in poverty	17.3%

TOP EMPLOYERS IN BROOME COUNTY

Binghamton University	5,943
United Health Services, Inc.	5,428
Lockheed Martin.....	2,700
Broome County.....	2,500
Lourdes Hospital	2,311
BAE Systems	1,300
IBM.....	1,100
I3 Electronics	1,100
Maines Paper & Food Service...	1,100

TOP INDUSTRIES

- Health Care and Education
- Tourism & Hospitality
- Manufacturing – Aerospace, Computer & Electronics
- Professional, Technical and Business Services Growth Sectors
- Renewable Energy
- Advanced Manufacturing – Small Systems Integration, Next Generation Transportation
- Agriculture – Food Processing
- Health Care



<https://www.census.gov/quickfacts/fact/table/broomecountynewyork/PST045219>



- **Pre-Construction**
- **General Construction**
- **Post-Construction**
- **Design and Build**
- **Build to Suit and Lease**



BUILDING TOMORROW

WNBF

NEWS RADIO 1290

News Radio 1290 WNBF is a heritage news/talk radio station located in Binghamton, NY.
We are where news breaks first!

WNBF congratulates the winners of the
2020 Building BC Awards



WWW.WNBF.COM

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The Roxbury at Stratton Falls

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WORKFORCE STATS

UNEMPLOYMENT RATES

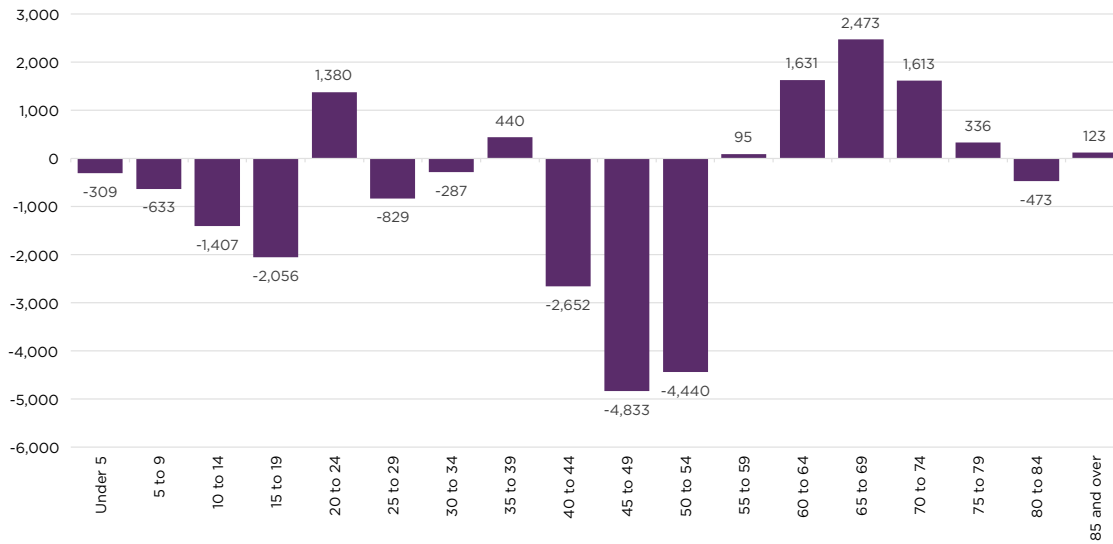
(Not Seasonally Adjusted)

Area	October 2010	October 2019	Net Change
United States	9.0%	3.3%	-5.7
New York State	8.2%	3.9%	-4.3
Broome County	8.0%	4.3%	-3.7

Source: Local Area Unemployment Statistics (LAUS)

NET CHANGE IN POPULATION, BROOME COUNTY, 2010-2019

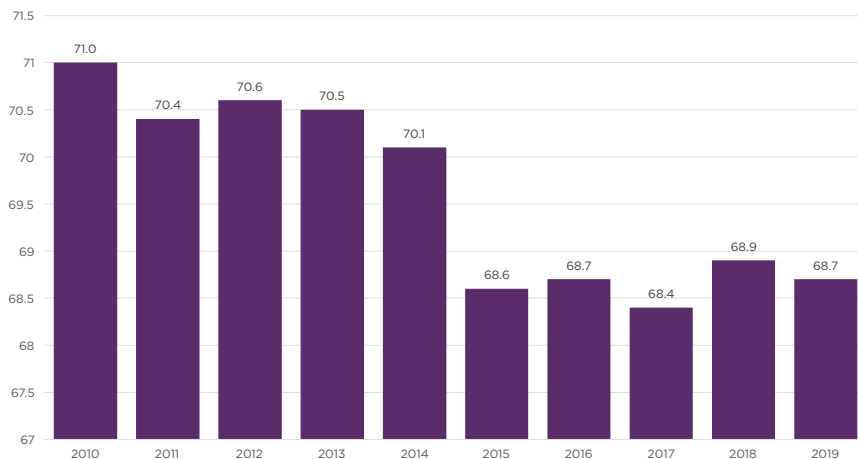
(By Age Group)



Source: Economic Modeling Specialists International (EMSI)

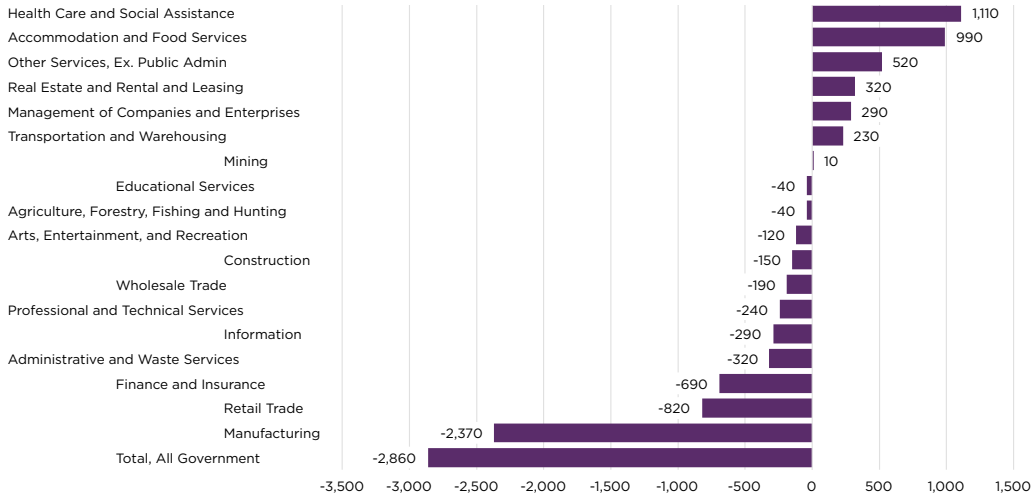
NUMBER OF PRIVATE SECTOR JOBS BROOME COUNTY, 2ND QUARTER OF EACH YEAR

(Not Seasonally Adjusted)

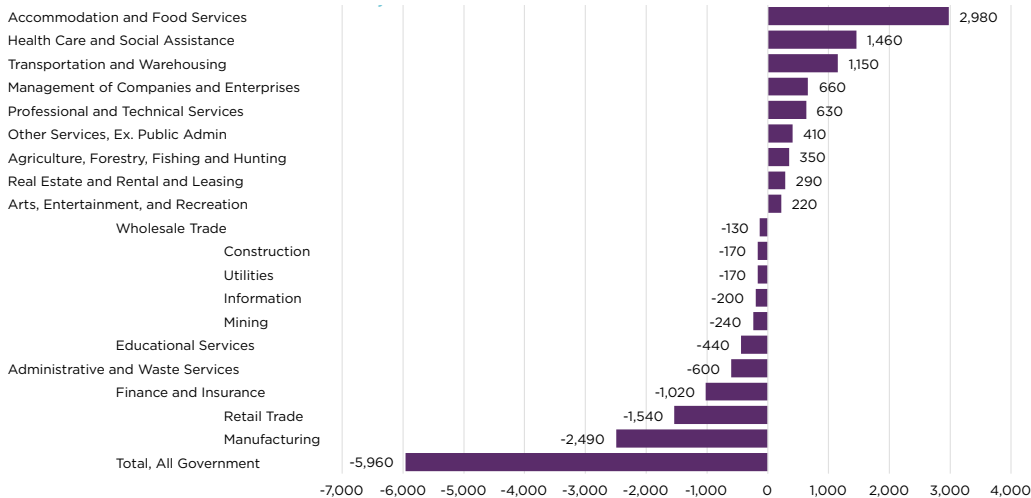


WORKFORCE STATS

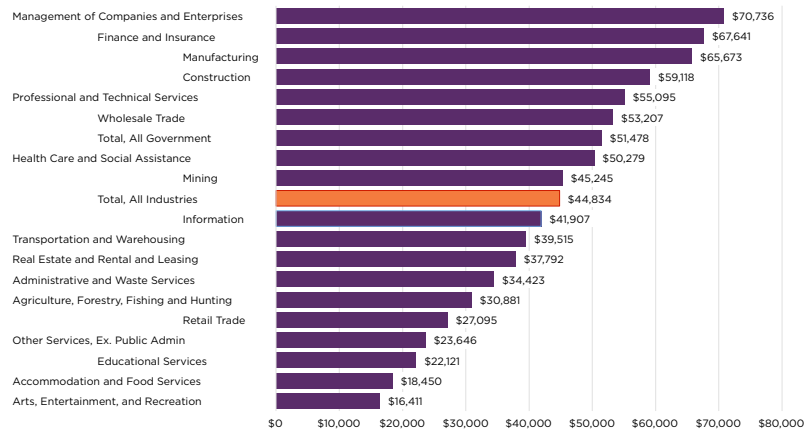
CHANGE IN EMPLOYMENT BY INDUSTRY, BROOME COUNTY, 2010-2018



CHANGE IN EMPLOYMENT BY INDUSTRY, SOUTHERN TIER REGION, 2010-18



AVERAGE INDUSTRY WAGES, BROOME COUNTY 2018

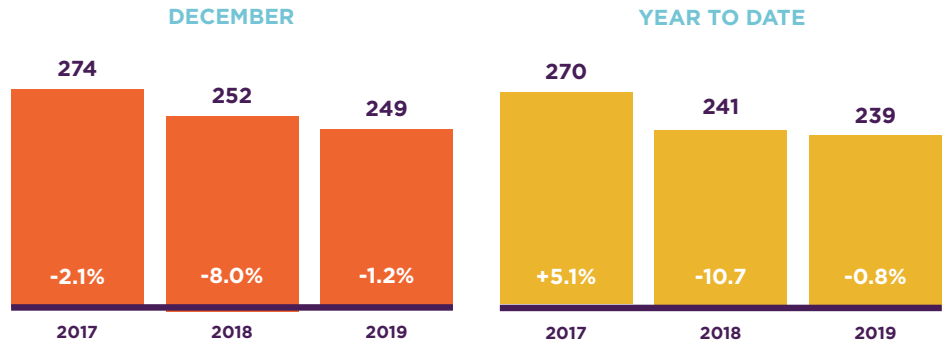


Source: Quarterly Census of Employment and Wages (QCEW)

RESIDENTIAL REAL ESTATE

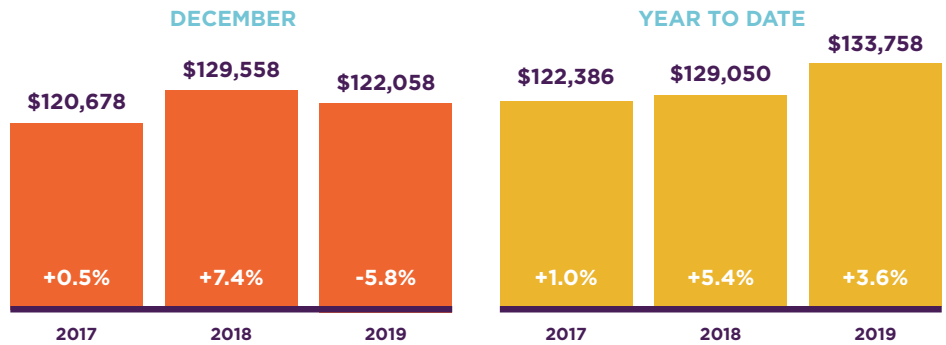
HOUSING AFFORDABILITY INDEX

This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



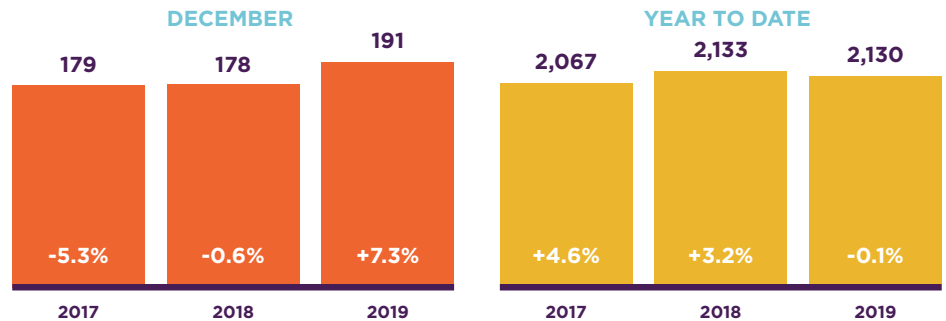
AVERAGE SALES PRICE

Average sales price for all closed sales, not accounting for seller concessions, in a given month.



CLOSED SALES

A count of the actual sales that closed in a given month.



Current as of January 10, 2020. All data from the Greater Binghamton Multiple Listing Service. Provided by the New York State Association of REALTORS®. Report © 2020 ShowingTime.



Believing in Our Community

**TOYS FOR
TOTS**

CHOW

**BINGHAMTON
ZOO AT
ROSS PARK**

**SOUTHERN
TIER
HOMELESS
COALITION**

SUPPORTING OUR COMMUNITY IN SO MANY WAYS!

2000+ homes SOLD to valued members of our community
each year!

**THE
HUMANE
SOCIETY**

**HOMELESS
VETERANS
HOUSING &
CLEAR
PATH FOR
VETERANS**

**A ROOM
TO HEAL**

THE GREATER BINGHAMTON ASSOCIATION OF REALTORS® , INC.

19 Jennison Avenue, Johnson City, NY 13790 (607) 729-6285

12 YOUR **WEATHER** **NEWS** **AUTHORITY**



Scott
Sasina

Michelle
Roberts

Meteorologist
Brian
Schroeder

Weekdays 5 -7am
on WBNG

PROJECTS IN THE WORKS



CANOPY GROWTH

This project will establish a large agri-pharma industrial facility to process, manufacture, package and distribute federally legal hemp derived CBD products. The facility will receive bulk hemp from local farm producers and manufacture hemp-derived products in a clean, industrial, licensed, food or pharmaceutical grade environment. Modeled on Canopy Growth's headquarters and Canadian central processing the upgrading and pharma manufacturing facility in Smiths Falls, Ontario is the single largest legal cannabis and hemp derived product manufacturing facility in the world. The Binghamton facility will see the Southern Tier become a leader in the growing, harvesting and manufacturing in the federally legal CBD derived product space. The project will employ 75 people within 3 years with the potential to employ 400 people total.



LOFTS@JC

The LOFTS@JC project consists of the demolition of the abandoned Dollar Store, located at 128 Grand Ave, Johnson City. The site will be replaced with a modern apartment complex. Development will consist of a three-floor (and basement

space for recreational activities) with 24 residential units comprised of a mix of twelve 3-bedroom, six 2- bedroom and six 1-bedroom units. The total square footage is approximately 31,500 and the building will be built with metal and wood assembly, modern doors, windows and other finishes. The exterior colors will be consistent with the essence of the revitalized schemes in this part of Johnson City. The location is in close proximity to UHS Hospital, one of the area's largest employers, and the Binghamton University School of Pharmacy and the School of Nursing and Health Sciences. The new Health Sciences Campus will bring in approximately 1,100 undergraduates and graduate students, and its employees, creating a demand for more housing.

This project will continue to help with the revitalization of the Village of Johnson City and will service this growth, by providing necessary housing for the expected influx of young professionals, hospital staff, research staff, and undergraduate and graduate students.





TELEHEALTH365

Telehealth365 is a leader in healthcare, providing under-served communities with low cost access to medical professionals. By utilizing video and audio platforms in accordance with HIPPA policy, this business reaches those in communities who would not otherwise be able to receive medical advice and care.

Telehealth 365 uses advanced medical technology to enhance patient interaction. For example, they have developed a stethoscope that effectively complies with the audio/video platforms which allows a cardiologist to hear the patient's heartbeat in real time! This strategy can provide patients with advice and evaluations similar to those that they would receive in person.

Telehealth365's mission is to improve the quality of life in rural, under-served communities. One of Telehealth365's new initiatives is Tele-Dermatology program in Cooperstown, NY in which patients are able to receive immediate access to medical professionals. This has

saved patients both the time and money that would be required for them to travel to Dermatologists in person and the extensive waiting period before their visit. This service allowed one patient to start skin cancer treatment immediately, rather than waiting ten months until she was able to visit her regular Dermatologist. The program has also increased the revenue of healthcare facilities, such as Bassett Healthcare Network Hospital, by referring patients for procedures such as blood tests and biopsies.

Under the leadership of Bipan Sharma, VP of Technology Collaboration, Telehealth365 is flourishing within the local community. They currently serve the Federally Qualified Health Centers (FQHC) communities covered by Medicare and Medicaid by providing an immediate access to healthcare.

Telehealth 365 is a local success story in the Incubator with hopes of growing and expanding here in Broome County.

THIS AWARD
RECOGNIZES A PROJECT,
PRODUCT, OR SERVICE THAT
"THINKS OUTSIDE THE BOX"
AND CONTINUES TO STRETCH
THE BOUNDARIES AND HAS
PROVEN TO BE A LEADER
IN INNOVATION.





THIS AWARD RECOGNIZES
A PROJECT THAT BRINGS
NEW LIFE INTO AN AGING
HISTORICAL BUILDING.



ANSCO CAMERA FACTORY

When Paulus
Development acquired
the former General Cigar
Company – AnSCO Camera
Factory Building in

June 2018, it was an aging, underutilized, and neglected building with a storied past. It was a building in need of new life. Many people may have viewed such a property with contempt, but the folks at Paulus Development saw it as a great opportunity. Paulus Development invests in underutilized urban properties and works to revitalize them into an effective catalyst for change.

In July 2019, Paulus Development completed its \$25 million historic rehabilitation of the former AnSCO Camera Factory in Binghamton. Located just outside of Downtown Binghamton in the city's First Ward neighborhood, it is now home to 100 market-rate lofts of various sizes and 35,000 square feet of commercial space for local businesses. All 100 market-rate lofts were leased and over 97% of the commercial space was leased. Utilizing the history of the Binghamton building, which had served as the manufacturing facility for two of the most notable industries in Binghamton history--cigar manufacturing and camera manufacturing--Paulus Development seized this as an opportunity to quench the need for high-quality, affordable, market-rate apartments and commercial space for local businesses.

While this project is not only telling of the building's tremendous story, it also fulfilled an essential desire of the community. What once was an eyesore for the First Ward neighborhood, now serves as an example of how public-private partnerships can create an intangible sense of pride for the community. This sense of pride will encourage others to continue to invest in the First Ward neighborhood, the City of Binghamton, and Broome County.



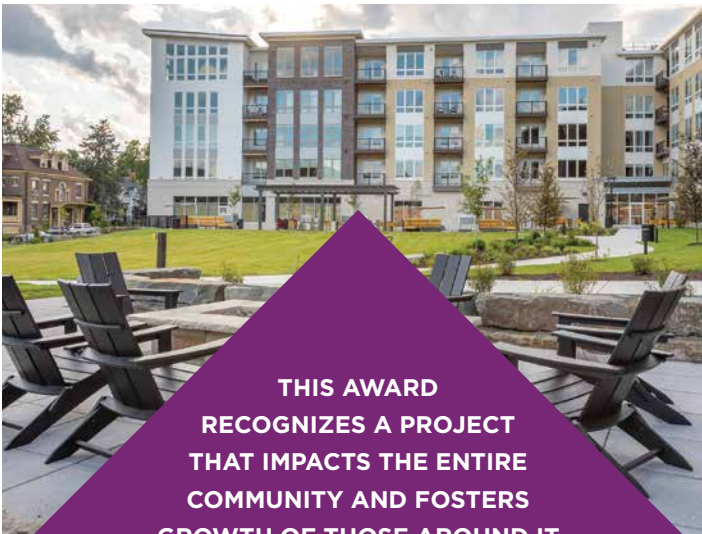


50 FRONT LUXURY APARTMENTS

The 50 Front Street project was a major investment into Binghamton. This 30-million-dollar project has the potential to spur economic development in the area and help to produce a great place to live, work and play within Binghamton.



50 Front Street was a blighted site that needed new direction and life. From the vision of Newman Development Group this concept was turned into a reality and will have a long and lasting impact on the quality of life for the residents of Binghamton's Westside.



**THIS AWARD
RECOGNIZES A PROJECT
THAT IMPACTS THE ENTIRE
COMMUNITY AND FOSTERS
GROWTH OF THOSE AROUND IT
OR A PRODUCT/SERVICE THAT
HAS INFLUENCED
YOUR INDUSTRY IN A
CUTTING-EDGE WAY.**

Newman Development is a real estate development company that has been headquartered in Vestal for over 30 years. It specializes in all aspects of real estate development, redevelopment, acquisition, commercial, retail, student housing, multi-family, and mixed-use housing. Seeing the need within the community, and the opportunity to create a community transforming building, Newman Development Group revolutionized 50 Front Street into a cutting edge, urban property featuring many upscale amenities, such as security, Wi-Fi, a Clubroom, fitness center, and underground parking.

This location is one of the first new "ground up" apartment buildings built in Broome County within the past 30 years. Benefiting both residents and commercial tenants, 50 Front Street has created new jobs and has provided commercial space for businesses to locate. The initiative has also brought housing to the City in close proximity of Downtown with a beautiful view of the river.

This transformation is expected to trigger additional revitalization in the area, not limited to more market-rate housing, offices, commercial restaurants and positive impacts on existing businesses.

JORDAN PATCH

Animal Adventure Park is an interactive, educational animal park, designed to promote up close and hands-on animal encounters to develop an appreciation for animals. It aims to achieve education and conservation through understanding and appreciation.



Under the leadership and vision of Jordan Patch, Animal Adventure attracts guests from around the world, traveling to Harpursville, NY from as far as the United Kingdom, Australia and Japan on an annual basis. More than 150,000 guests attend the park each season to see the animal collection that now boasts close to 100 species, many threatened or endangered. One of the Park's most notable media presences is its world-famous Giraffe Cam.

The Park provides educational school field trips, hosting 165 groups in 2019. Additionally, the Park promotes a "Zoo to You" program, which delivers animals and educational messages to classrooms, day cares, senior centers, corporate functions, charity events, festivals, fairs, scout events, and many others.

Supporters of Animal Adventure also contribute significant funds to the Park's annual appeals to help non-profits in our community. Contributions allowed the Park to gift over \$42,500 to HCA (Helping Celebrate Abilities) in 2019.

Animal Adventure Park has been impactful on local non-profit organizations, donating to countless benefits, charity events, and initiatives. Some of the Park's notable partnerships are with HCA, First Ward Charities, PARP/ literary programs in local schools, LUMA, and Windsor Central School District's Scholastic Challenge. Providing donations, sponsorships, and merchandise, Animal

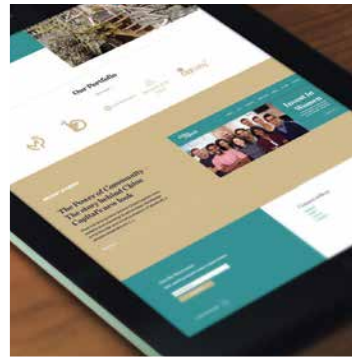


**THIS AWARD
RECOGNIZES
AN INDIVIDUAL WHOSE
INVESTMENT POSITIVELY
IMPACTS THE QUALITY
OF LIFE AND JOB
GROWTH TO ENSURE
THE SUCCESS OF THE
REGION'S COMMUNITIES
AND ECONOMY.**

Adventure Park has been an active member in supporting not only its own mission, but those of local non-profits as well.

The Park employs close to 50 seasonal team members from May through December, but also maintains a team of 10 full time Animal Care Team professionals that have either been sourced locally or have relocated to Broome County specifically to work at the park. Zoologists have come from many locations, including Alaska, Virginia, Massachusetts, and New Jersey.

Animal Adventure Park, also endorses the idea of "keeping it local." Every item consumed by the Park--such as construction materials, construction and engineering labor, insurances, animal and human food and drink, clothing and other logoed merchandise--is sourced locally.



We are a branding and digital design agency

- BRAND IDENTITY
- WEB DESIGN AND DEVELOPMENT
- PRINT DESIGN
- DIGITAL MARKETING
- VIDEO PRODUCTION

Meet the team and see our work at:
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