



The 5,400 windows in the former Nissly Swiss Chocolate factory in Mount Joy will be preserved during its transformation into an apartment building for low-income senior citizens.

Inside the building, MacDonald Stacks of the Community Action Program, the building manager, left, and project developer Edwin Miller display some of the new glass panes.

Former Mount Joy chocolate factory to become 28 low-income apartments

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A former Mount Joy chocolate factory is being transformed into a 28-apartment building for low-income senior citizens by a city investment group.

Progressive Investments, Inc. of Lancaster, which first announced plans to develop the building in February 1994, has pulled together the \$2.4 million project with the help of various investors.

The former Nissly Swiss Chocolate factory at 951 Wood St. will include 28 one-bedroom apartments on four floors whose rents will range from \$251 to \$436 per month.

The apartments are reserved for low-income elderly, but need not be federally subsidized. To be eligible, residents must not exceed a maximum annual income of \$17,640 for individuals and \$20,160 for couples.

"It's taking an old structure that's solidly built, that's been non-productive, and providing what we believe will be a quality apartment complex," said Stanley Wills, Mount Joy mayor.

Lancaster's Community Action Program, which four years ago decided to take an active role in affordable housing for the elderly, will be the building's manager.

CAP director MacDonald Stacks said the Nissly project is its first housing endeavor.

"We really have no doubt there is demand for this," he said. "For people on Social Security and maybe a small pension, this is exactly what they need."

Wills already has shown there is some demand. Although the building won't be ready until July or August, Wills has developed a list of about a dozen interested tenants.

The building will incorporate a senior citizens center, a function Wills said is needed in the borough.

"Our senior citizens may be retired, but they're not necessarily tired," said Wills. "There's an awful lot of experience to offer. I look forward to that aspect."

Progressive Investment partners and Mount Joy natives Edwin and Quentin Miller have assembled a large team to finance the renovations.

Union National Mount Joy Bank invested approximately \$864,000 in financing, Dauphin Deposit Bank & Trust contributed \$768,000, and Fulton Bank lent \$104,000.

Public financing included \$328,000 from the Lancaster County Redevelopment Authority, and the state Department of Community Affairs contributed \$172,000.

Another \$120,000 has been secured from the Federal Home Loan Bank of Pittsburgh.

Since the building was also accepted by the National Register of Historic Places, the project will be entitled to tax cuts.

Built in 1920-21, the 50,000-square-foot Nissly factory used the popular style of constructing buildings with concrete floors and glass walls to maximize daylight.

The new design preserves the old look by featuring 5,400 12-by-18-inch window panes on the outside walls.

The original chocolate company was started by Eli Nissly and Lizzie Rhoads Shenk, who intended their youngest two sons, Walter and Lloyd, to manage the business.

During the Depression, the company slid into bankruptcy, and in 1933 the business and building were sold to the Harrisburg Trust Co. for \$750.

Since then, the building has been home to several light manufacturing uses and was most recently owned by Orchard View Farms Inc.

The Millers are forging ahead with this and other property investments despite each declaring personal bankruptcy in September after several of their investments ventures turned sour.

The brothers have received much better reception for projects in Harrisburg, Parkesburg, and Mount Joy than in Lancaster, where they ran into difficulties in recent years.

He said he "burned some bridges" with the Stork administration on proposals to renovate the former General Cigar, Swan Hotel, and Lancaster Press buildings.

But the Nissly project has been embraced with open arms by Mount Joy and its investors, and the Millers said they will pursue more projects outside Lancaster city.