



Mohawk Valley Economic Development District, Inc.

26 West Main Street, PO Box 69, Mohawk, NY 13407-0069

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Serving Counties of: Fulton, Herkimer, Montgomery, Oneida, Otsego, Schoharie

Narrative Information Sheet:

R02-23-R-002

Applicant Identification:

Mohawk Valley Economic Development District, Inc. (MVEDD)

26 West Main Street

P.O. Box 69

Mohawk, New York 13407

Funding Requested:

Individual RLF

Federal Funds Requested:

\$1,000,000

RLF Boundaries:

The RLF boundaries is the same as MVEDD's coverage area. We cover the six counties of the Mohawk Valley in New York (Fulton, Herkimer, Montgomery, Oneida, Otsego, and Schoharie).

Target Area and Priority Site Information:

Utica Industrial Central Corridor BOA

- Census tract 36065020102
- 1,086 parcels occupying 975 acres, including 47 brownfields totaling 370 acres located adjacent to the Mohawk River and the Erie Canal.

Gloversville BOA/LWRP

- Census tracts 360359707, 360359708, 360359709 and 360359711
- 925 acres that includes a minimum of 47 brownfields occupying 130 acres along the Cayadutta Creek and the City's main throughfare.

Ilion LWRP/EJ

- Census tract 36043010400
- 400-acre area along the Mohawk River that includes 12 brownfields occupying 40 acres.

Contacts:

Project Director:

Heather Devitt

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Chief Executive/Highest Ranking Elected Official:

Stephen Smith, Executive Director

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Population:

Fulton County: 53,321

City of Gloversville: 15,160

Herkimer County: 60,139

Village of Ilion: 7,691

Montgomery County: 49,532

Oneida County: 232,125

City of Utica: 65,263

Otsego County: 58,524

Schoharie County: 29,714

Mohawk Valley: 483,358

Other Information	Page #
Community population is less than 10,000	N/A
The applicant is, or will assist a federally recognized Indian tribe or United States territory	N/A
The priority site(s) is impacted by mine scarred land	N/A
The priority site(s) is adjacent to a body of water (i.e., the border of the priority site(s) is contiguous or partially contiguous to the body of water, or would be contiguous or partially contiguous with a body of water but for a street, road, or other public thoroughfare separating them).	3 - 4
The priority site(s) is in a federally designated flood plain.	N/A
The reuse of the priority site(s) will facilitate renewable energy from wind, solar, or geothermal energy.	3 - 4
The reuse of the priority site(s) will incorporate energy efficiency measures.	N/A
The reuse strategy or project reuse of the priority site(s) considers climate adaptation and/or mitigation measures.	N/A
The target area(s) is located within a community in which a coal-fired power plant has recently closed (2012 or later) or is closing.	N/A

Letter from State or Tribal Environmental Authority:

Included with attachments

Releasing Copies of the Application:

This application does not have any confidential, privileged, or sensitive information included.

NEW YORK STATE DEPARTMENT OF ENVIRONMENTAL CONSERVATION

Division of Environmental Remediation, Bureau of Program Management

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November 3, 2022

Heather Devitt
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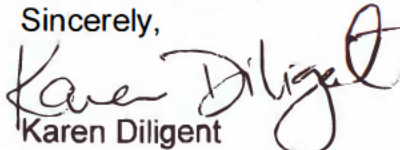
Dear Ms. Devitt,

This is to acknowledge that the New York State Department of Environmental Conservation (DEC) received a request from the Mohawk Valley Economic Development District (MVEDD), dated October 3, 2022, for a state acknowledgement letter for a Federal Year 2023 United States Environmental Protection Agency (USEPA) Brownfields grant.

I understand that MVEDD plans to submit a Brownfield Revolving Loan Fund (RLF) grant application for \$1,000,000. Focus of the funding will be to complete hazardous substances cleanups at four priority sites within the Utica Brownfield Opportunity Area, Gloversville Brownfield Opportunity Area/Local Waterfront Revitalization Program, and Ilion Local Waterfront Revitalization Program/Environmental Justice Area. These sites have known contamination including Asbestos, metals, and VOCs.

DEC encourages initiatives to redevelop brownfields with the goal of mitigating any environmental and health impacts that they might pose.

Sincerely,


Karen Diligent

Director, Bureau of Program Management

ec: T. Wesley, USEPA Region 2
A. Devine, USEPA Region 2
G. Burke, DEC Albany
R. Mustico, DEC Albany
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C. O'Neill, DEC Region 4
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Department of
Environmental
Conservation

1.0 PROJECT AREA DESCRIPTION AND PLANS FOR REVITALIZATION

1.a. Target Area and Brownfields

1.a.i Overview of Brownfield Challenges and Description of Target Area

Mohawk Valley Economic Development District (MVEDD), a 501(c)(3), is applying for a Revolving Loan Fund to be executed within six contiguous counties of NY: Montgomery, Fulton, Herkimer, Oneida, Schoharie, and Otsego, collectively referred to as the Mohawk Valley (MV). Located in the center of NY, 200 miles northwest of New York City, is bisected by the mighty Mohawk River that powered a proud history of manufacturing, long since gone. The MV, home to 483,037 people, is characterized by forests and agricultural land surrounding former manufacturing centers dotted with long-ago vacated industrial buildings encircled by aging housing stock.

Manufacturers migrated to the MV in the 1800s to locate in these resource-rich counties. Construction of the Erie Canal along the Mohawk River in the mid-1800s vaulted the MV to entrepreneurial dominance, becoming a global leader in manufacturing of gloves in Gloversville, metals in Utica, and firearms in Ilion. As manufacturing grew, people migrated to these manufacturing centers – eventually reaching peak populations in the 1970s at 550,213. The Valley’s population began a decline shortly after due to migration of manufacturing to low-cost areas overseas and to the southern US, resulting in the closure of hundreds of manufacturers. The end of the Cold War hastened the decline with the closing of two dominant employment centers: Griffiss Air Force Base and Lockheed Martin in 1995, eliminating approximately 7,000 civilian and military jobs. The impacts continued with the loss of over 8,000 jobs from 2006 and 2019, with a loss of approximately 3,000 manufacturing jobs alone following the closing of dozens of plants. The most recent setback was the 2020 closure of the Remington Arms in Ilion – resulting in the loss of 600 jobs and the idling of the massive facility.

The adverse impacts of these closures and ripple effects on the local businesses, have been devastating from which the MV has not recovered. Population decreased (16% vs 11% increase NYS) including significant losses in Ilion (-26%), Utica (-34%) and Gloversville (-37%) leaving behind hollowed-out downtowns, with empty, dilapidated industrial buildings adjacent to rundown housing of which 25% are vacant vs 4% NYS. The MV is the poster child of brownfields. In 1920, approximately 1,350 manufacturers occupied the MV, today only 476 manufacturers are operating leaving hundreds of undocumented brownfields located in the center of small hamlets and along the waterways. These sites conducted metal plating, forging, stamping, parts washing and dying potentially released PCBs, VOCs, SVOCs, PAHs and metals. Demographic information paints a bleak picture of a population suffering significant health burdens living in extreme poverty in substandard homes. All these factors have caused a graying of the population with an increasing percentage of children living in poverty (16% - 1990 vs. 23% - 2018).

There has been little if any incentive to revitalize brownfields. One thing has changed however: communities have recognized that they must address brownfields due to their prevalence, negative stigma, and adverse psychological impacts. In response, within the past three years, Herkimer, Montgomery, Oneida and Fulton Counties and Gloversville obtained EPA Assessment Grants and NYS designated Gloversville and Utica as NYS Brownfield Opportunity Zones (BOAs) and Ilion and Gloversville as Local Waterfront Revitalization Programs (LWRPs). The assessment grants coupled with the BOA/LWRPs enabled communities to create brownfield inventories, complete site assessments/investigations, and gather public input to create redevelopment plans. However, due to depressed property values, the costs of addressing legacy contamination causes brownfield projects to “pencil in the red.” Therefore, this RLF funding will fund cleanups that will eliminate exposure to environmental hazards, create affordable housing, open space, and provide jobs.

Based on the profound social/economic impacts and planning emphasis the following Target Areas (TAs) were selected:

Utica Industrial Central Corridor BOA – Includes 1,086 parcels occupying 975 acres, including 53 brownfields (abandon drycleaners, gasoline stations and industrial facilities) totaling 370 acres within Utica’s Central Industrial Corridor, located adjacent to the Mohawk River and the Erie Canal including census tract 36065020102. Fifty percent of the population is people of color living in poverty as evidenced by the per capita income is \$20,233 less than half of NYS (\$40,828). In addition, the TA’s poverty rate is 38.4%, almost three times NYS’s 13.9%.

Gloversville BOA/LWRP – 925 acres (census tracts 360359707, 360359708, 360359709 and 360359711) that include a minimum of 47 brownfields (abandon tanneries and gasoline stations) occupying approximately 130 acres along the Cayadutta Creek and the City’s main throughfare. The TA includes an impoverished population (per capita income \$20,498 vs \$40,828 NYS) living in substandard housing (more than 2/3 of homes built before 1950) surrounded by closed tanneries is mapped as an NYSDEC EJ area and an Opportunity Zone (OZ) which encourages investment in distressed communities. The TA’s poverty rate is 47.6% vs. 13.9% for NYS.

Ilion LWRP/EJ – A 400-acre area along the Mohawk River that includes 12 brownfields (former firearm manufacturers and ancillary industries) occupying 40 acres with census tract 36043010400. The TA includes an impoverished population (per capita income \$25,920 vs \$40,828 NYS) living in substandard housing (more than 2/3 of homes built before 1950) is mapped as an NYSDEC EJ area. The TA’s poverty rate is 27.9% vs 13.9% for NYS.

1.a. ii. Description of the Priority Brownfield Site(s)

During the BOA/LWRP planning process over 100 brownfields occupying 457 acres were identified within the TAs. However, due to the lack of investment and the fact that 100s of manufacturers have closed over time we expect there are many more brownfields yet to be identified that potentially expose residents to metals, VOCs, and PCBs. To date, the Counties have identified six sites ready for remediation including the following three Priority Sites:

Mele Manufacturing Site, 1712 Erie Street, Utica – Owned by the City of Utica, it is a 5-acre unsecured site located within the Utica BOA, 900 ft from the Mohawk River in a mixed-use area adjacent to a \$700M state redevelopment project (hospital and sport complex). The vacant site blighted by rubble and remnants of old building foundations was used for manufacturing (textile, apparel, and jewelry boxes) from 1899 to the 1980s. A Phase II identified widespread VOCs, metals, and petroleum in the soils/groundwater. A Remedial Alternatives Analysis identified excavation and off-site disposal of gross soil contamination with enhanced bioremediation and installation of a cover system as the best site remediation. Remediation of this site will remove blight and eliminate potential exposure to hazardous substances of the elderly, sick and children utilizing the newly constructed hospital.

Tradition Leather, West 11th Avenue, Gloversville – This unsecured 4.5-acre site, located in a residential area, designated as a flood zone, is adjacent to an elementary school. The site, historically occupied by a 37,444 ft² tannery constructed in 1900, was destroyed by a fire in July 2017. Currently the site consists of former tannery remnants (building rubble along with piles of asbestos-containing building materials). A Phase I/II (funded by EPA Assessment grant) determined that the site’s soils and groundwater exhibit metals, VOCs and SVOCs, as well as piles of exposed fire-damaged asbestos containing building materials. The city has conducted public engagement and determined the best use of the site is affordable housing. Site revitalization will eliminate an environmental hazard to the area’s children and adjacent elementary school and provide affordable housing and open space. The EPA has provided Technical Assistance to complete a Disposition Strategy to redevelop the site as

affordable housing.

Duofold, 7 Spruce Street, Ilion, NY – This unsecured 12-acre site, surrounded by homes is 500 ft from the Mohawk River and Erie Canal Marina within the 100-year flood zone, includes a 124,000 ft² 4 story partially collapsed abandoned building with crumbling foundations and vacant parking lots. The site is an eyesore and poses health and safety risks to the neighborhood and attracts vagrants and illegal activity. Originally developed in 1907, metal plating, painting and metal cleaning were conducted on-site until 2001 when the site was abandoned. An investigation (funded by EPA Assessment grant and completed in accordance with NYSDEC and EPA requirements) determined that the soils/groundwater contain metals and VOCs. The NYSDEC approved the investigation report indicating the site was investigated to the satisfaction of the NYSDEC and enabled the completion of an alternative remediation analysis. In addition, the EPA has provided technical grants (\$50K Financial Planning Regionally Directed Land Revitalization Technical Assistance and \$100K for Site Reuse Vision). Via EPA Technical Assistance grants Ilion has completed extensive public outreach and planning that imagines site reuse as market-rate residential units, and commercial and recreational space that will provide a connection between the Mohawk River and downtown area, as well as remove blight and provide positive impact on residents.

1.b. Revitalization of the Target Area

1.b.i. Redevelopment Strategy and Alignment with Revitalization Plans

The MV was neglected for decades. However, this is changing and the MV has become a key focus for State, Regional and local planning including:

MV Regional Economic Development Council – Aligns NYS and local development strategies including attracting warehouses, cybersecurity, drone manufacturers and high technology firms due to the area's proximity to Rome Laboratory (Air Force [AF] R&D Center), increasing Erie Canal tourism, revitalizing brownfields; building public spaces, removing lead-based paint, improving medical services, providing affordable/mixed-income housing, and incentivizing renewable energy and energy conservation.

Utica Industrial Central Corridor BOA – Assembled a steering committee of city officials, property owners and community groups to obtain public input, inventory brownfields and create a revitalization plan that aligns with the City's masterplan. Based on input and market analysis the BOA outlines a strategy to develop the City's Central Industrial Corridor as a mixed-use destination that enhances the existing water's edge with public/private investments that reuse area buildings and provide a connection between downtown and the waterfront with parks and trails. Key sites include Mele Manufacturing, Oneida Knitting, Rome Cable and the harbor waterfront. The BOA is anchored by the construction of a state-funded 700,000 ft² hospital that will consolidate aging medical facilities across the MV and improve medical care, and a 169,000 ft² NEXUS sports facility funded by a state authority that will house a local college hockey team and be a tournament destination.

Gloversville's Comprehensive Land Use Plan – Lays out redevelopment vision obtained through public input that strengthens the commercial/industrial base, increases employment, addresses brownfields, provides affordable housing, recreational spaces, and access to the Cayadutta Creek; incorporates energy efficient buildings/renewable energy and green development methods (e.g., EV charging stations, solar rooftop installations), and expands the FJ&G Rail Trail to connect the community with the creek and downtown. Gloversville is also utilizing the following plans to achieve this vision:

- BOA/LWRP – Create bike/walk trail network along Cayadutta Creek anchored by existing FJ&G Rail Trail that connects neighborhoods, businesses, and recreational space, encouraging revitalization of the City's urban core and surrounding neighborhoods, and will be a catalyst for private investment. Under the BOA, six former tanneries: Reisdorph, Decca, Tradition, Comrie,

Van Tent Pole, and 9 Grove Street have been identified as key sites for remediation and redevelopment.

- Gloversville's Cleaner, Greener Communities Regional Sustainability Plan – Provides actions to reduce greenhouse gas emissions consistent with a goal of 80% carbon reductions by the year 2050.

Ilion's Comprehensive Plan and LWRP – assembled an Advisory Committee (public officials, residents, business owners) to understand the Village's needs and obtain input to guide growth/development, enhance front access, revitalize downtown, improve river-related tourism, and celebrate the Village's canal and industrial heritage. The key to this vision is redevelopment of Duofold and attracting cyclists that use the Erie Canal bikeway and boaters from the Erie Canal Marina.

The revitalization plans will stimulate the following economic development:

Mele Manufacturing Site – Redevelopment as commercial space for mixed use development (office and retail including fresh food for residents) which is adjacent to MV Health Systems' downtown campus and NEXUS sports campus making cleanup of this site critical to removing blight and protecting passerby including the elderly, sick and youth of the community.

Tradition Leather – Create affordable housing and open space that will eliminate blight and an environmental hazard to the area's children and adjacent elementary school.

Duofold Site – Public input indicated the Community's desire for affordable housing, jobs, and greenspace to connect the village center with the Mohawk River waterfront and attract tourists. Therefore, the community is working to create market-value apartments, commercial space, a boutique inn, and recreational space that will serve as a connection between the waterfront/marina and the village center and attract boat travelers from the Erie Canal. Herkimer County Industrial Development Agency (HCIDA) is working in Ilion to attract spin-off businesses from AF R&D Center to take advantage of the Village's inexpensive power.

1.b.ii. Outcomes and Benefits of Redevelopment Strategy

The TA redevelopment strategies will cleanup legacy sites to provide market rate housing, job growth, tax revenue and greenspace. It is important to note that no displacement of residents or businesses is planned. Rather, living conditions and opportunities for residents will be greatly improved. Based on preliminary economic impact studies, it is estimated that revitalization plans will: spur economic growth within Opportunity Zones; remove, cleanup and reuse up to 30 acres; create/retain some 300 jobs; create over 100,000 ft² of commercial/residential space, including adaptive reuse of existing commercial/residential buildings; increase local tax base - \$7.6M for the Mele and Duofold Sites, alone; and leverage \$3.6M in Brownfield Cleanup Program (BCP) and Historic Tax Credits. Additionally, underserved communities will experience healthier lifestyles due to removal of blight and legacy pollution, revitalized properties including inclusionary housing, job retention/creation and attraction of healthier food choices and service providers. Application of current building codes during renovations of businesses and construction of new affordable housing will realize energy savings. If possible, renewable energy, such as a solar roof, will be installed and EV charging stations will be considered. Local ordinances that incorporate green infrastructure design principles will minimize impacts from stormwater.

1.c. Strategy for Leveraging Resources

1.c.i. Resources Needed for Site Reuse

Developers will capitalize on site remediation/reuse plans developed under BOA/LWRP and EPA Assessment grants to remediate brownfield sites and apply for the following funding sources for job creation, building demolition, and site redevelopment:

- County IDAs – Payments in Lieu of Taxes to limit/defer property taxes to encourage development on a developer and up to \$15K/job created/retained

- NYS HOME Program – tax credits, up to 9% for land acquisition and affordable housing
- NYS Office of Community Renewal – provides up to \$900K to design and construct trails
- NYS Empire State Development/RESTORE NY – provides funds (\$150M+) via rolling application to demolish, rehabilitate and restore residential, commercial, and mixed-use buildings
- US Community Development Block Grants – provides site redevelopment via an application process
- Opportunity Zone (OZ) – provides tax incentives for investment in underserved communities (approximately 199.6 mi² of MV mapped as OZ)
- NYS/Federal Historical Tax Credit – NYS/Federal government each provide 20% of costs to rehabilitate historical buildings
- NY Forward – provides funds for smaller communities via an application process to renovate and rehabilitate buildings in the downtown area

1. c. ii. Use of Existing Infrastructure

Reuse of sites will leverage sewer, water, natural gas, sidewalks, roads, and electricity which are available in each of the TAs. Review of infrastructure within the TAs during the planning process indicated that although the infrastructure is aging, the existing water, sanitary sewer, storm sewer, and telecommunications infrastructure has sufficient capacity to support continued development within the area. However, due to concerns of aging infrastructure throughout the MV, local authorities have announced \$203.8M in projects with \$65.1M in secured state funding to upgrade water treatment and distributions and wastewater treatment, along with \$9M in federal funding for broadband, roads/bridges, and water infrastructure to prepare the MV for redevelopment. Examples of projects include a new water supply line to communities, \$0.5M broadband project to connect 3,900 homes and businesses across Northern Herkimer County to high-speed broadband, \$315,000 in daycare investment in Herkimer County, and \$2M to construct a pedestrian bridge connecting Utica Harbor with downtown.

2.0 COMMUNITY NEED AND COMMUNITY ENGAGEMENT

2. a. Community Need

2. a.i. The Community's Need for Funding

In addition to the economic challenges and population loss, MV has an aging infrastructure which consumes the majority of the MV's available funding. As noted within the *Special Report: MV Region Economic Profile* prepared by the NYS Office of Comptroller the MV has a limited tax base, with an elderly shrinking population that includes a sensitive population living in poverty. The TAs ability to fund brownfields are impacted by:

- Population loss- from 2010 to 2020, the MV's population decreased 16% vs an 11% increase, while Ilion, Utica and Gloversville suffered even more significant population loss of -26%, -34% and -37%, respectively.
- Depressed incomes- \$25,977-Ilion, \$21,963-Utica and \$22,962 - Gloversville vs \$40,989 NYS
- Small populations: Ilion – 7,691, Gloversville – 15,160, and Utica 65,262.
- Depressed Medium Home Values - \$80,900-Ilion, \$102,400-Utica and \$76,500 - Gloversville vs \$325,000 NYS.
- Elderly Population - 20.3% of MV population is 65 years and older, compared to 17.5% NYS
- Extreme poverty – 38.4% - Ilion, 38.6%-Utica and 47.6% - Gloversville vs 13.9% NYS.

With a poor aging population living in substandard homes of depressed values straddled with an aging infrastructure it is little wonder that the TAs do not have the funding to address brownfields. MVEDD must take a lead role in overcoming environmental conditions to catalyze revitalization; however, we

lack the resources to fund the assessment/planning activities requested in the application. The RLF funding will provide underserved communities with access to critical funding they would not otherwise have the capacity to apply for on their own and will serve as the foundation for initiating a collaborative effort to restore brownfields throughout the region.

2. a.ii Threats to Sensitive Populations

(1) Health or Welfare of Sensitive Populations

From a review of the socioeconomic indicators in Table 1 obtained from EPA EJScreen it is apparent that each of the TA's has sensitive populations suffering from low income and unemployment that has resulted in persistent poverty:

- Utica TA's – per capita income is 52% of NYS (\$21,962 vs \$40,989 NYS), unemployment is 13% ranking in the 91st and 85th percentile in NYS, respectively. Poverty is 38.4% vs 13.9% NYS.
- Gloversville TA - per capita income is 55% of NYS (\$22,965 vs \$40,989 NYS), unemployment is 11% ranking in the 88th and 87th percentile in NYS, respectively. Poverty is 47.6% vs 13.9% NYS.
- Ilion's TA - per capita income is 62% of NYS (\$22,977 vs \$40,989 NYS) and 19% unemployed, putting Ilion 79th and 96th percentile in NYS, respectively. Poverty is 38.4% vs 13.9% NYS.

Sensitive Population Categories	Utica TA	Gloversville TA	Ilion TA
Demographic Index	76	54	41
People of Color	62	22	4
Low Income	91	88	79
Unemployment	85	87	96
Linguistically Isolated	73	37	36
Less than HS education	85	73	39
Underage 5	73	76	6
Over age 64	34	51	97

Further as noted in Table 2 each of the TAs is identified as a Justice40 Community based on the Climate and Economic Justice Screening Tool disadvantaged by Sustainable Housing, Legacy

EJ40 Category	Utica	Gloversville	Ilion
Sustainable Housing	Lead Paint, Higher Ed Non-enrollment, Low Income	Lead Paint, Higher Ed Non-enrollment	Lead Paint, Higher Ed Non-enrollment
Legacy Pollution	NA	Prox to NPL	NA
Health Burdens	Asthma, Diabetes, Heart Disease	Asthma	NA
Clean Energy & Efficiency	Energy Burden, Low Income	NA	NA
Workforce Development	Low Income, Poverty, Unemployment	Low Income, Poverty	NA

Pollution, Health Burdens, Clean Energy and Efficiency or Work Force Development. In addition to persistent poverty, and noted Justice40 Indexes, food insecurity is a concern with 60%, 37% and 29% of Utica, Ilion, and Gloversville's TA households respectively, receiving food stamps far exceeding NYS average of 15.4%. Further, 25% (Utica), 11% (Ilion) and 29% (Gloversville) households do not have a vehicle and live at least a ½ mile from a grocery store with fresh food. TA health concerns (as detailed in Table 2 and Section 2.a.ii.2, below) include high asthma, diabetes, heart disease, lead poisoning and poor physical health. Additional welfare concerns include blight, significant populations of people experiencing housing insecurity, high unemployment rates, and a lack of quality affordable housing. Crime is a particular issue in the Utica TA where the age-

adjusted homicide related death rate per 100,000 is 6.2, more than double NYS rate of 2.9.

The grant will directly benefit the TA's most vulnerable populations – low-income residents experiencing poverty and food and housing insecurity. The grant's clean-up funding will rehabilitate brownfields that will transform the TAs, increase the economic vitality of the neighborhoods, and bring economic relief by attracting new businesses that will provide short-term (construction) and long-term (non-construction) employment opportunities, affordable safe housing, food security and climate resiliency. This will create a positive feedback loop that will reduce poverty and demand for

welfare assistance, and dramatically improve the outlook for the next generation.

(2) Greater than Normal Incidence of Disease and Adverse Health Conditions

Residents of the TAs are exposed to numerous environmental threats due to the presence of PCBs, metals, VOCs and PAHs to the area's soil, groundwater, and surface sediment of the brownfield sites. These contaminants expose residents to unnecessary inhalation hazard due to volatilization and dust, contaminated stormwater run-off, and dermal contact. Worse, children living adjacent to the brownfields are constantly tempted to enter these unsecured sites unnecessarily exposing themselves to hazards.

Further, since most of the area's housing stock was constructed prior to 1978, residents are exposed to elevated levels of lead paint within their housing units. These adverse environmental conditions have manifested themselves in the following greater than normal incidences of disease or conditions as documented by the NY Health Department and MV Health Needs Assessment Report:

- Asthma rates - 2 times the number of emergency room visits compared to NYS and children ages 0-4 asthma related emergency department visits are 145.5/10k vs 97.8/10k for NYS
- The infant mortality 16.4 deaths/1k live births vs 9.4 deaths/1k live births for NYS
- Post Neonatal Deaths - 3.8/100k vs 1.5/100k NYS
- Heart Disease - 259.9/100k vs 214.9/100k for NYS
- Stroke Incidence rate - 39.2/100k vs 34.8/100k NYS
- Elevated blood lead levels (10+ug/dl) in children < 6 yrs. - 12.2/1k vs 6.0/1k NYS
- Cancer rates exceed NYS rates (lung 76.8/100k vs 65.4/100k; colorectal 44.2/100k vs 38.1/100k; brain 9.3/100k vs 6.6/100k; and leukemia 18.6/100k vs 17.6/100k)
- Opiate-related ER visit rate 21.9/100k is significantly higher than 14.3/100k NYS

Without action, the sensitive populations within the TAs will continue to suffer. Remediating contaminants associated with brownfields will reduce the underserved populations' exposure to hazardous containments including VOCs, metals, and PAHs. These reductions will have a direct effect on reducing elevated health burdens including cancers, infant mortality rate, diabetes, asthma, and heart disease. Revitalizing housing will eliminate exposure to lead paint and reduce lead blood concentrations. In addition, revitalization of brownfields will not only improve the economic outlook but also improve the community's access to healthy food, healthcare, and the availability of open space to encourage safe outdoor activity and provide a positive outlook for the community.

(3) Promoting Environmental Justice

EJ Screen listed populations that disproportionately share the negative consensuses from industrial and government policies. To ensure that individuals have an appropriate opportunity to participate and influence rulemaking decisions that impact them, MVEDD will ensure that sensitive population issues are included on all information distribution, meetings, and events. Throughout the process MVEDD will encourage the reuse of brownfields to advance EJ objectives, eliminate blight, increase jobs, create affordable housing, eliminate food deserts, promote inclusionary zoning and co-operative ownership models, increase access to services, and improve quality of life to ensure the populations benefit from development that shapes their neighborhoods. As needed, MVEDD will recommend program, policy and ordinance revisions to address concerns and ensure proposed revitalizations are responsive to underserved populations and vulnerable groups. This grant will assist in obtaining community input regarding site remediation and reuse planning. Completing these items will assist in cleaning up contaminated sites that will provide lead-free affordable housing, jobs at revitalized businesses, access to fresh food and elimination of exposure to hazardous chemicals at legacy sites.

2b. Community Engagement

2.b.i. and ii Program Involvement and Roles

The following organizations aligned with Brownfields will assist with community engagement:

Partner Name	Point of Contact	Specific Role
Adirondack Bank	Ann Gaworecki, VP Commercial Lending (315) 798-4039 agaworeski@adirondackbank.com	Potential source of funding for projects
Liberty Affordable Housing	Nicole Smith, Development Director/ Coordinator (315) 334-9333 Nicole.smith@libertyaffordable.com	Assist with understanding project needs and identifying sites
Lexington Foundation	Wally Hart, Executive Director (518) 736- 3917, hartw@thearclexington.org	Obtain input from sensitive populations and assist in identifying and addressing EJ issues
Property Owners	Vincent Perrella [REDACTED] Danny Conyne [REDACTED]	Owners of TA parcels willing to collaborate with community for property redevelopment
Gloversville BOA & LWRP Task Force	Mayor Vincent Desantis (518) 773-4551	Obtains public input for site revitalization of TA, identifies site use, and create site concepts
Village of Ilion LWRP Advisory Committee	Mayor John P. Stephen (315) 895-7449	Assist with site evaluation, prioritization, and selection and community participation
Utica Steering Committee	Brian Thomas, Commissioner Urban & Econ Dev. (315) 792-0181 bthomas@cityofutica.com	Assist with site evaluation, prioritization, and selection and community participation

2.b.ii. Incorporating Community Input

MVEDD has a history of cross-county collaboration. Most recently leading a 6-County, 12-organization collaboration to spotlight MV's available brownfield sites identified during the EPA assessment grants. During the Brownfields Developer Summit attended by 130 private and public officials, MVEDD provided developers, local, state, and federal officials, the EPA, planners, and legal and environmental experts a forum to discuss the Valley's needs, redevelopment opportunities, available financial incentives and why businesses are investing in the MV. Local officials presented community needs and available brownfield sites, and experts presented available financial and planning solutions, making for lively exchanges and interest in several brownfield sites. Brownfield sites were presented and displayed on story boards for discussions with developers and priority sites were catalogued on MVEDD's website for interested parties to view. Due to the success of the event, MVEDD is planning a second event for April 2023.

MVEDD will utilize lessons learned from events and inputs from community officials/partners to implement a Community Engagement Plan that will engage local and regional developers, site selectors, residents, sensitive populations, property owners and businesses. Presentations will be held at local Industrial Development Agencies, Economic Development groups, neighborhood associations, Chambers of Commerce, and council meetings to obtain and respond to public input. Public input will be incorporated into the grant activities. At least four times a year, sensitive populations and community and business leaders will be targeted through MVEDD's website, via informational flyers at community hubs and local meeting places (VFW halls, senior centers, etc.), and by providing information to news organizations. If necessary, handicap services, hearing devices, and translation services will be provided at these meetings. Community input will be weighed when selecting sites, completing site evaluations, and preparing site redevelopment plans. Relevant documents associated with the assessment grant will be available on the MVEDD website, and hard copies will be maintained at MVEDD's office.

3.0 TASK DESCRIPTIONS, COST ESTIMATES, AND MEASURING PROGRESS

3.a. Program Management and Marketing Strategy

3.a.i. Program Management

MVEDD's mission is to promote economic growth and community resiliency within the Mohawk Valley. MVEDD supports local businesses through sustainable development that emphasizes job growth, enhances quality of life, and increases regional viability. As such, MVEDD will manage the Revolving Loan Fund (RLF). This project team will consist of the Executive Director, Economic Development Specialist, and Administrative Director. The team's experience includes a combination of financial acumen, loan underwriting, and federal and state-funded program administration. MVEDD has over 40 years of experience administering federal grant programs, including multiple successful RLFs. The team has adopted and stayed abreast of the latest uniform guidance and Code of Federal Regulations (CFR) statutes and is independently audited by Dermondy, Burke, & Brown CPAs, LLC yearly. We have reported no audit findings. Upon the announcement of receipt of the US EPA RLF grant award, MVEDD will establish a borrower selection process. Requested brownfield properties will need to meet US EPA Brownfield Program eligibility. Other selection criteria will include job creation, project location, existing infrastructure use/improvement, adherence to local revitalization plans and advancement of EJ40 initiatives. MVEDD will use current personnel for the program to maximize RLF funding. We envision the RLF will provide \$459,000 in loans and \$441,000 in grants. We intend to loan funds at a fixed interest rate no higher than 3%, with terms ranging from 5-7 years with longer maturities reserved for projects paired with Payment in Lieu of Tax inducements and/or PILOT Increment Financing (PIF) allocation agreements.

3.a.ii Revolution of the RLF Program

Loans will be underwritten using prudent lending guidelines, include analysis of project and business plan, cash flow, historical financial statements, pro forma statements, personal financial statement(s), credit report(s), collateral value, asset life, credit risk, and character. Once underwriting is complete and the loan is approved, loan documents will be prepared, a closing date set, and funds will be available to be disbursed on a reimbursement basis or direct pay to the contractor. MVEDD will disburse and service all loans as well as establish economically sound structures, management, and processing procedures to maintain the RLF and meet long term lending/sub-granting objectives, along with meeting the US EPA reporting requirements and documenting outcomes and outputs in ACRES during and post-grant closure. MVEDD will implement innovative approaches for sustainability of the RLF, which will include flexible, attractive terms to create appeal and encourage repayment. Terms may include (1) no prepayment penalty; (2) reduced interest rate for shorter term projects; (3) flexible repayment terms for targeted communities; (4) no or lower interest rates for projects with higher private investments of voluntary match; and/or (5) deferred repayment period of one year. We understand the relationship-driven nature of this program places a strong emphasis on partnering with community organizations and prospective borrowers to ensure prompt repayment. We have an experienced staff and by providing in-house underwriting, we will increase financial stability. We will create sustainability and success for our program through overseeing fieldwork during cleanup, collaborating closely with the borrowers, sub-grantees, and community stakeholders, requiring monthly repayments, and using over 50% of the funds as loans. Requiring and reviewing updated financial and bank statements can signal cash flow issues in advance.

3.a.iii Marketing Strategy

MVEDD has been successful with RLF outreach in the past and will continue to implement the same strategy from programs that have yielded success. This strategy includes:

- Outreach to business associations, developers, community groups, and organizations

- Mailings and social media campaigns describing the availability of funding
- Engagement with environmental consultants
- Targeted outreach to property owners and economic development organizations
- Include information on MVEDD website
- Targeted education and outreach to local banks
- Engagement with NYS DEC
- Promotion of sites and available RLF funding at Annual MV Brownfields Developer Summit

Low-interest cleanup loans will be targeted to eligible private sector borrowers, and grants will be targeted to non-profit and municipal-owned brownfield sites. Outreach has indicated a strong demand for low-interest RLFs from local developers. MVEDD will also work with the RLF committee, planning commission and redevelopment members, and community partners to market the RLF program.

3b. Description of Tasks and Activities and Outputs

Task 1: Fund Capitalization: \$900,000

Implementation: MVEDD will use \$900,000 of the grant to make loans and sub-grants to qualified brownfield property owners for cleanups (75% hazardous substance, 25% for petroleum), and will loan 51% of available funds and sub-grant up to 49% and require recipients to provide at least a 20% match to loan/sub-grant award.

Anticipated Project Schedule: Loan/Sub-grants: Y1: 1; Y2: 1; Y3: 1; Y4: 2; Y5: 1

Task Lead: MVEDD – Loan/grant qualifications/origination; QEP – oversight/documentation of cleanups.

Outputs: Estimated loans/sub-grants/cleanup/EPA documentation distributed as follows: Hazardous Substance Loans: 2-3 at \$100,000-\$250,000 each, totaling \$344,500; Petroleum Loans: 1-2 at \$25,000-\$50,000 each, totaling \$114,500; Hazardous Substance Sub-grants: 1-2 at \$100,000-\$150,000 each, totaling \$330,500; Petroleum Sub-grants: 1-2 at \$50,000 - \$100,000, totaling \$110,500.

Task 2: Program Development and Oversight: \$10,000

As cost share, MVEDD will perform program development and oversight activities for a nominal cost (coordination/submission of required documents during all phases from pre-funding to project close out). Coordination of financial underwriting process will consist of issuing financing packages, funding of loans and sub-grants, formalizing the program's forms, development of templates and procedures for the loan and sub-grants. Reporting tasks include quarterly/annual reports, close-out reports and ACRES. Portfolio management tasks include review of Davis-Bacon certificates/invoices, timely disbursement/collection of funds.

Anticipated Project Schedule: On-going tasks described above for the 5-year grant period

Task Lead: MVEDD

Outputs: 12-16 loan qualification packages, updates to ACRES, and US EPA quarterly reports

Task 3: Remediation Oversight: \$80,000

MVEDD will select a Qualified Environmental Professional (QEP) via a solicitation process to provide remediation oversight for all cleanup projects provided by QEP (NY licensed Professional Engineer). The QEP will provide oversight of cleanup activities and review cleanup plans, confirmation sampling plans, remediation reports, and other documentation as needed to ensure each participating site meets NYSDEC standards. QEP costs are estimated at an average of \$10,000-\$15,000 per site to provide technical oversight, confirmation sampling, and report preparation, depending upon site size/complexity by QEP for six estimated loans and/or sub-grants.

Anticipated Project Schedule: Number of Cleanups: Y1:1; Y2:1; Y3:1; Y4:4; Y5:1

Task Lead: QEP

Outputs: Six cleanup documentation packages for NYSDEC

Task 4: Community Involvement/Marketing: \$10,000

Includes funds for website development, public meetings, and printing of marketing/advertising materials, individual project site signs, flyers, brochures, and educational materials. Besides EPA funds budgeted, MVEDD will contribute at no charge: developing/producing RLF marketing materials, coordination with borrowers/community stakeholders, continued target audience marketing, site meeting attendance, assistance with preparation of Community Relations Plans (CRPs), creating site's information repository, public meeting preparation, and ensuring compliance with CRPs.

Anticipated Project Schedule: On-going tasks described above for the 5-year grant period

Task Lead: MVEDD and QEP

Outputs: Average of two public meetings per year for the 5-year grant period

3.c.i. – 3.c. iv. Cost Estimates: Development, Application, Loans, Cost Share

Budget Categories	Task 1	Task 2	Task 3	Task 4		Total
	Fund Capitalization	Program Development & Oversight	Remediation Oversight	Marketing & Community		
	HAZARDOUS SUBSTANCE					
Personnel		\$5,000		\$5,000		\$10,000
Contractual			\$40,000			\$40,000
Loans	\$344,500					\$344,500
Subgrants	\$330,500					\$330,500
Haz Sub Subtotal	\$650,000	\$5,000	\$40,000	\$5,000		\$700,000
	PETROLEUM					
Personnel		\$5,000		\$5,000		\$10,000
Contractual			\$40,000			\$40,000
Loans	\$114,500					\$114,500
Subgrants	\$110,500					\$110,500
Pet Subtotal	\$250,000	\$5,000	\$40,000	\$5,000		\$300,000
Total Budget	\$900,000	\$10,000	\$80,000	\$10,000		\$1,000,000

3.d. Measuring Environmental Results

MVEDD will track the following: number of brownfields identified, applications processed, loans executed, sub-grants executed, sites cleaned up, community meetings held, individual property owner briefings, updated brownfield inventory, site eligibility forms submitted to EPA, analysis of Brownfield Cleanup Alternatives, sampling and analysis plans, and ACRES reports. Tracked outcomes include number of sites cleaned up, permit applications submitted, acres ready for reuse, permanent and construction jobs created, businesses created on sites, and dollars leveraged (including reporting after mandatory period).

4.0 PROGRAMMATIC CAPABILITY AND PAST PERFORMANCE**4.a. Programmatic Capability****4.a.i and ii Organizational Structure and Description of Key Staff**

This grant will be managed by MVEDD staff, overseeing all facets including the loans, and sub-grants. The clean-up work will be conducted with the help of outside consultants with brownfield experience. MVEDD has the organization, fiscal management, and longevity to manage an RLF. We have been managing economic development RLFs (over 325 loans) for over 40 years and have taken \$7.59M in RLF capitalization and turned it into \$26M in loans. MVEDD is currently administering five Federal, and two NYS grant programs. In addition, we have applied for and been awarded two USDA grants for lease to own loans to small businesses. We were awarded \$62,515 for equipment for two

businesses, which, when paid down, recapitalized our Rural Development RLF.

- **Management:** Stephen Smith, Executive Director, will be responsible for the overall program management. Mr. Smith has extensive experience in managing RLFs and working with federal agencies. He has over 25 years of economic development experience and is currently managing multiple state and federal grant programs including: EDA Planning Grant, EDA CARES Act RLF Grant and DEC and NYSERDA Clean Energy Communities Grants. He has been integral in growing MVEDD's RLF portfolio to include the Jobs Development Agency (JDA) RLF, CARES Act RLF, and the recapitalization of the Rural Development (RD) RLF through USDA grants.
- **Portfolio & Underwriting Management:** Heather Devitt, Economic Development Specialist, will be responsible for all loan underwriting. Ms. Devitt has a financial background and is the underwriter for all MVEDD RLFs. The CARES Act RLF was designed to inject \$2.74M into the MV within two years. With Ms. Devitt's leadership, MVEDD was able to get these funds into the community within 10 months. Ms. Devitt was subcontracted to underwrite for Lake Champlain–Lake George Regional Planning Board's ADK Resiliency Loan Fund. She completed underwriting for 11 loans, valued at \$1.65M.
- **Financial Management:** Janine Thompson, Administrative Director, will be responsible for creating accounts, tracking, and closing out loans. Ms. Thompson currently manages the accounts for MVEDD and provides staff services for a sister agency. Ms. Thompson is responsible for creating accounts, disbursing funds, booking loan payments, and managing amortization schedules for over 50 active loans in the MVEDD portfolio.

4.a.iii Acquiring Additional Resources

MVEDD will use federal procurement guidelines to hire a QEP for site-specific management and monitoring for each remediation project, as well as hire a full-service QEP familiar with US EPA grant procedures/guidelines to assist MVEDD staff with reporting and grant management.

4.b. Past Performance and Accomplishments

4.b.i. (not applicable)

4.b. ii. Has Not Received an EPA Brownfields Grant but has Received Other Federal or Non-Federal Assistance Agreements

(1) Purpose and Accomplishments: MVEDD has not directly received an EPA Brownfield Grant to date but has received other Federal/Non-Federal Assistance agreements. Previous grants have been successfully completed, on time, on budget, and in compliance with all regulations.

Grantor	Date/ Amount	Status	Purpose	Outputs	Outcomes
EDA	2020/ \$3M	In Progress	Offer low-interest loans to businesses affected by COVID	Loaned \$3.069M on \$2.74M portion earmarked for loans in 10 months: 36 active loans	
EDA	2020/ \$400k	Complete	Technical assistance for ARPA, CEDS update	Hired Senior Planning Manager to Manage Program	Technical assistance to 25 municipalities, Update to CEDS, Creation of profile sheets for brownfield sites in MV

(2) Compliance with Grant Requirements: MVEDD initially generated a work plan with tasks, milestones, and timeframes for completing the work within grant guidelines. The reporting requirements within each grant were completed on time and submitted in the required formats. MVEDD adheres to all current Uniform Guidance and applicable Code of Federal Regulations associated with USDA, CDFI, EDA, and other federal fiscal management requirements. Independent audits are conducted annually; and to date, no corrective actions have been required during the administration of the grants.

Threshold Criteria Response

Threshold Criteria Responses:

1. Mohawk Valley Economic Development District, Inc. is registered 501(c)(3) entity eligible to receive grant money from the US EPA. Documentation includes Mohawk Valley Economic Development District, Inc. Articles of Incorporation, and IRS tax exempt status (as an additional attachment).
2. Mohawk Valley Economic Development District, Inc has not had, or been part of, a cooperative agreement for a Brownfields RLF in the past.
3. Mohawk Valley Economic Development District, Inc covers the six counties of the Mohawk Valley: Fulton, Herkimer, Montgomery, Oneida, Otsego, and Schoharie Counties. The Mohawk Valley is also the boundary of our RLF.
- 4.a. We plan to have our recipients enroll in the NYS DEC response program. As stated in our application, our QEP will ensure that each participating site meets NYS DEC standards.
- 4.b. Legal opinion from Saunders Kahler, LLP citing relevant state and local laws demonstrating Mohawk Valley Economic Development District, Inc's legal authority to access and secure sites in the event of an emergency or default of a loan agreement or non-performance under a subgrant and to perform the actions necessary to manage a revolving loan fund. Legal opinion is included as an attachment.
5. Mohawk Valley Economic Development District, Inc, has not procured nor selected any contractor(s) for this application. In addition, MVEDD has not named any subrecipients for this application.