

GRANTS & LOANS

By

Bob Messinger

I remember working for a local government who had some elected officials opposed to grants. My legislative superior once told me, "That's all taxpayer money you know." Well, he was right, it is taxpayer money but someone will get it, so why not let it be your taxpayers. Grants and low interest loans are one of the ways that state and federal governments attempt to help level the playing field between wealthy and poorer communities. Grants also help spread costs among a larger population so an individual community is not so hard hit by a large, most often one time, expense. They certainly can be useful for water, wastewater, and solid waste projects.

We are in an era of extremely tight budgets. It always seems that this is the gift that keeps on giving. If money in Washington is tight, then money at the state capitol is tight, and in turn, local budgets are hard pressed. Difficult decisions are forced on all of us and sometimes projects that really need to get done are delayed or even cancelled. More than ever, grants and low interest loans should be utilized to help overcome financial obstacles. I assume that most communities are made aware of available financial assistance through membership in a state organization like the Association of Towns, NYCOM, or associations like ourselves. Many use a local grantsman or their elected state official for information. But grants/loans are sometimes difficult to find and hard to prepare, so some communities simply don't apply for them.

Using a publication from the NYS Legislative Commission on Rural Resources, I'd like to very briefly point out some available grant/loan resources for water, wastewater, and solid waste projects.

USDA – Rural Utilities Service

Direct loans may be made to develop water, wastewater, and solid waste systems in rural areas and in cities and towns with a population of 10,000 or less. This money can also be used to restore or improve an existing system. These loans can have a maximum term of 40 years, which helps lighten annual paybacks.

Grants for these projects, in some instances of up to 75%, are available to communities who can demonstrate financial need. Often, a combination of loans and grants are used.

CONTACT: USDA – Rural Development Local Office

USDA – Natural Resources Conservation Service

The USDA-NRCS in cooperation with the Agricultural Research Service, Farm Service Agency, Forest Service, Cornell Cooperative Extension and NYSDEC offers programs that include Environmental Quality Incentives, Wetlands Reserve, and Emergency Watershed Protection Program among other programs. They offer up to 50% cost start-up and other incentives to install and maintain conservation buffers. Farmers, forest landowners, etc are eligible.

CONTACT: USDA NRCS Local Office

New York State Environmental Facilities Corporation

The Clean Water State Revolving Fund (CWSRF) offers low-interest and in some cases 0% interest (hardship) loans to municipalities and public financing authorities in the state. These loans can help finance sewers, wastewater treatment facilities, non-point source water pollution control projects, landfill leachate collection and treatment, landfill closures and capping. Loans are usually for a 20-year term.

CONTACT: NYS Environmental Facilities Corp

625 Broadway

Albany, NY 12207-2997

New York State Department of Health/NYS Environmental Facilities Corporation

The Drinking Water State Revolving Fund (DWSRF) offers low-interest loans and some direct state assistance payment grants for community water systems both public and private and non-community, non-profit water systems. This money can be used to rehabilitate or develop new drinking water sources, installation or upgrading of treatment facilities, storage facilities, transmission or distribution mains, and consolidation of water supplies.

CONTACT: Bureau of Public Water Supply Protection

NYSDOH

547 River Street, Flanagan Square, Room 400

Troy, NY 12180

New York State Department of Environmental Conservation

Bureau of Watershed Management

Offers grants to municipalities or their entities to help control non-point sources of water pollution.

CONTACT: NYSDEC, Bureau of Watershed Management

625 Broadway

Albany, NY 12207-2997

The Governor's Office for Small Cities

Small Cities Community Development Black Grants make federal funds available for public facilities affecting public health and safety among other uses. Local government with populations of less than 50,000 and non-

urban counties are eligible for these grants but they are awarded on a competitive basis.

CONTACT: The Governor's Office for Small Cities

Agency Building 4, 6th Floor

Empire State Plaza

Albany, NY 12223-1350

NYS Department of Environmental Conservation

The Municipal Waste Reduction and Recycling Program (6NYCRR Part 369) offers a 50% grant for capital projects that deal with waste reduction and recycling. It would pay one half the cost for equipment used in recycling and composting and for building construction. It will also support local recycling coordinators salaries. Not competitive, first come – first served.

CONTACT: NYSDEC

Bureau of Waste Reduction and Recycling

625 Broadway

Albany, NY 12207

NYS Department of Environmental Conservation

The Household Hazardous Waste State Assistance Program will pay 50% of a local household hazardous waste collection program. Since electronic waste (computers, TV's, radios, etc) is considered hazardous

this program could help fund a local electronics collection. Not competitive, first come – first served.

CONTACT: NYS Department of Environmental Conservation

Bureau of Waste Reduction and Recycling

624 Broadway

Albany, NY 12207

There are other areas to look for funding. Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) at the federal level are a couple of agencies that might have a program meeting your particular need. NYS Agriculture and Markets, with their Soil & Water Conservation Committee, might be able to provide financial assistance. Believe it or not, there are even private funds (like Duck's Unlimited) that are interested in helping provide clean water. It might pay to search around.

We realize that even when you find a loan/grant program that might meet your needs, the "paperwork" is sometimes daunting. For someone not used to filling out what seems like piles of forms, it appears almost impossible. But don't give up, there is help available. Most engineering firms will offer assistance, and not-for-profit organizations like New York Rural Water Association, are willing to help show you the way. I think there was an old adage that said, in effect, anything worthwhile is hard.

We are in an era of tight budgets. Let's look at every available funding opportunity before we decide that it can't be done.