

ECONOMIC DEVELOPMENT

FUNDING SMALL BUSINESSES

The Lake Champlain Lake George Regional Planning Board and Development Corporation operates a regionally based revolving loan fund program that provides financing to support the growth of small businesses throughout the five-county area. This provides low cost, short term financing to businesses that are unable to obtain conventional bank financing. Since its inception, over \$10 million in loans have been made to 160 entrepreneurial enterprises.

All types of business ventures are eligible to receive assistance but high priority is given to those firms in the industrial sector. There is a limitation of \$150,000 per project and loan applicants are encouraged to contribute at least 30% toward total project costs. The average loan amount is \$75,000. Equipment and working capital loans have a maximum term of seven years, real estate loans 15 years. The interest rate is usually fixed at a rate below market, with a low closing fee of up to two percent. Applications are accepted on a continuous basis and processing takes roughly four weeks.

In cases where a company needs more than \$150,000 the Board sometimes partners with local economic development agencies or private lenders to provide the balance of capital needed.

To ensure loan funds are used wisely, applicants are asked to demonstrate how their project meets the economic development needs of the region. Proposals are then evaluated based on community need, local capacity, expected economic impact and readiness to proceed. Timing is also important, and projects are processed on a first come, first served basis.

Capitalized in 1985, funding for the program has been provided by the US Department of Commerce, US Department of Agriculture and local economic development agencies. But thanks to its revolving nature, money is continually being returned to the fund as businesses pay off their loans, so not only is the program self-sustaining, it also continues to add to its own capitalization, allowing more businesses to benefit.

During Calendar Year 2005, nearly \$500,000 in new loans were issued to the following firms:

Boyea's Grocery and Deli	Essex County
Lake Placid Brew Pub	Essex County
North Country Towing & Repair	Essex County
Long Lake Diner	Hamilton County
Iseneker Funeral Home	Lewis County
Betty's Forum Cafe	Warren County
Lake George Beach Cottages	Warren County
Lake George Forum	Warren County
Regina's Full Service Salon	Warren County

OPERATING FUND

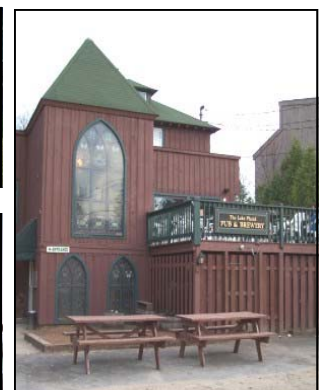
<u>REVENUES</u>	<u>TOTALS</u>
Grants	407,497
Overhead Reimbursement	61,134
Other Income	450
Interest Income	1,760
Administrative Income	<u>11,547</u>
TOTAL REVENUES	482,388 *

EXPENDITURES

Payroll Expenditures:	
Salaries and wages	236,868
Payroll Taxes & Fringe Benefits	<u>78,793</u>
Total Payroll Expenditures	315,661

Operating Expenditures:	
Geographic Information System	20,074
Advertising	1,018
Insurance	7,797
Dues & Meetings	6,983
Engineering	87,560
Maintenance Agreements	2,540
Equipment	1,398
Postage	4,025
Printing & Supplies	9,778
Professional Fees	14,135
Rent	14,213
Telephone & Internet	4,118
Travel	<u>10,352</u>
Total Operating Expenditures	183,991
TOTAL EXPENDITURES	499,652

* Does not include receivable grant revenue reimbursements for the 4th quarter of CY 2004



(Clockwise starting from top left)
Lake George Beach Cottages, Lake Placid Brew Pub & Regina's Full Service Salon

ECONOMIC DEVELOPMENT

EDA Authorizes Funding For Construction of Rural Health Care Center

The US Department of Commerce—Economic Development Administration (EDA) has given preliminary approval for a \$400,000 Public Works grant to help construct a new Health Care Facility in the Town of Moriah, Essex County. The new health care facility to be constructed in the Moriah Business Park, will offer comprehensive primary care services to residents in the Town of Moriah and adjacent Towns of North Hudson and Crown Point. This new health facility will replace one that the Town previously owned and operated through a wholly owned subsidiary. That facility, long in decline, was closed in late 2004 due to structural reasons. Health care is now being provided on a temporary basis in a Town-owned building under a new management arrangement with an experienced and successful primary care provider, the Hudson Headwaters Health Network (HHHN). HHHN provides comprehensive primary health care services including treatment of chronic, acute and emergency illness, and hands-on care in the office, nursing home, hospital and home settings. HHHN will also manage and operate the new health care facility which is scheduled to be operational by late 2006. Funding for the balance of the nearly \$900,000 project has been secured thanks to the efforts of Congressman John McHugh, State Senator Betty Little and Assemblywoman Teresa Sayward.



Proposed Health Care Facility in the Town of Moriah. Graphic provided by: Richard Jones Architects

ADIRONDACK/GLENS FALLS TRANSPORTATION COUNCIL

Upcoming A/GFTC Activities

Regional Access Management Study

A/GFTC has hired Resource Systems Group, Inc. (RSG) and Saratoga Associates to conduct a regional Access Management Study. Access Management is the systematic control of the location, design, spacing, and operation of driveways, street connections and openings to a highway. The goal of Access Management is to maximize the safety and efficiency of the existing highway system by decreasing delays, eliminating conflict points, and improving access (both vehicular and non-motorized) to commercial facilities. The purpose of the study is to produce an Access Management Guidebook for use by area municipalities and planners for their consideration during the local land use planning process. As part of the study, four specific demonstration corridors will be selected for detailed analysis. The study will be ongoing throughout 2006.

Aviation Road Corridor Study

At the request of the Town of Queensbury, A/GFTC has added an Aviation Road Corridor Study to its 2006-07 annual work program. The study will produce planning recommendations for improvements and management strategies designed to safely accommodate current and projected volumes of local and regional traffic, with a particular emphasis on issues pertaining to the Queensbury Union Free School District campus. The A/GFTC study will consider multiple modes of travel (automobiles, pedestrians, bicyclists and transit vehicles) and will be closely coordinated with the ongoing QUFSD master plan development.

Long Range Plan Update

Throughout 2006 A/GFTC will be updating its 2021 Long Range Plan to the 2030 horizon year and meet requirements set by the most recent federal transportation legislation, SAFETEA (Safe, Accountable, Flexible and Efficient Transportation Equity Act). The Long Range Plan is the foundation document that guides federally-funded transportation investments and planning activities. Public involvement is an essential component of the Long Range Plan; as part of the plan development process, A/GFTC will coordinate public outreach to a variety of transportation stakeholders during the upcoming months.

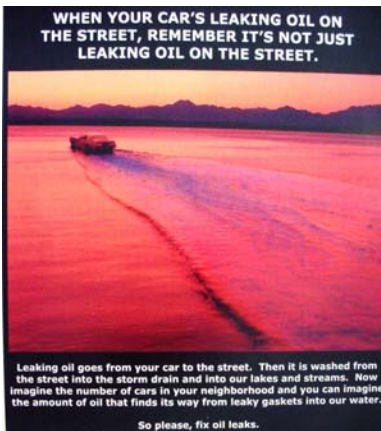
WATER QUALITY

A Look at 2005 Activities

The eight regulated Municipal Separate Storm Sewer System (MS4) communities in Warren and Washington County have worked together to obtain a contract from DEC that will help them implement their individual Stormwater Management Programs (SWMPs). The Warren County Soil & Water Conservation District will be working with the MS4s to implement their proposed project work plan in the grant. Assisting the MS4s in the administrative portion of the grant and helping them implement their SWMPs continues to be a priority for the LC-LGRP.

Early in the year, coordinating with the Warren County Water Quality Strategy Committee, two Erosion & Sediment Control Workshops were held to educate contractors, developers, and municipal officials about stormwater requirements in construction.

In July the LC-LGRP presented the results from a survey to the Hadlock Lake Association's annual meeting. The survey was mailed to every resident in the area and asked their opinion on creating a strategic management plan in regards to the aquatic invasive species that plague the lake. While the idea was well received, unfortunately the next day the Hadlock Pond Dam failed and therefore negated the need for such a strategy.



Water Quality Posters Educating the Public About Stormwater Runoff

The 10th Annual Adirondack Waterfest was held in its original birth place: Speculator. The Greater Adirondack Resource Conservation & Development Council (RC&D), Hamilton County Soil & Water Conservation Districts (SWCD) and several other organizations worked together to make the event a huge success. Next year's Adirondack Waterfest will be held in Gurney Lane, Queensbury on August 24th.

Working with the Champlain Watershed Improvement Coalition of New York, Inc (CWICNY), the North Country Regional Stormwater Tradeshow is scheduled to be held in Fort William Henry, Lake George this October 19th. A Septic System Inspection workshop for code enforcement officers is also scheduled for October 26th at the Miner Institute in Chazy.

Along with the aforementioned projects the LC-LGRP continues to work with CWICNY, the County Water Quality Coordinating Committees (WQCCs), County SWCDs and RC&D Council on various water quality projects throughout the region. These include assisting County WQCCs with revising their management strategies and working with SWCDs and WQCCs to completed the gap analysis of local stormwater laws.

For more information about upcoming events or the educational materials in this report, please contact Sarah Gebbie at (518) 668-5773 or sgeb-bie_rpb@verizon.net

SEPTIC SYSTEM BASICS

Failing septic systems are expensive to repair or replace. Not to mention it pollutes groundwater and jeopardizes your health. Proper maintenance of your septic system can ensure its longevity and a healthier environment for all.

DO

- Pump the tank every 3 to 5 years
- Conserve and use water efficiently
- Plant only grass near the septic system
- Get the septic system inspected regularly
- Keep surface water away from the drainfield



DON'T

- Use the toilet like a trash can
(diapers, cat litter, coffee grounds, grease, cigarettes)
- Dispose of hazardous wastes in sinks & toilets
(gas, oil, pesticides, antifreeze, paint)
- Drive/park vehicles on any part of the septic system



LAKE CHAMPLAIN - LAKE GEORGE REGIONAL PLANNING BOARD

2005 ANNUAL REPORT



A VIEW OF LAKE CHAMPLAIN FROM THE HISTORIC HAMLET OF ESSEX

Photo Credit: Lake Placid/Essex County Visitor's Bureau

Sustainable Economic Development That
Strengthens & Preserves Our Communities

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Layout and Design by Sarah Gebbie

LAKE CHAMPLAIN - LAKE GEORGE REGIONAL PLANNING BOARD

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Jerold Quintal.....Vice-Chair
Louis Tessier.....Treasurer
Willy Grimmke.....Secretary

STAFF
Walter Young.....Director
Randy Rath.....GIS Specialist
Sarah Gebbie.....Env. Planning Assistant
Kathie Walaska.....Secretary
Aaron Frankenfeld.....Director/AGFTC
Kristina Hong.....Transportation Analyst/AGFTC
Monika Bulman.....Admin. Assistant/AGFTC

MEMBERS		
<u>Clinton County</u>	<u>Essex County</u>	<u>Hamilton County</u>
James Langley	Daniel Connell	William Farber
Albert Rascoe	Cathy Moses	William Osborne
Janet Duprey	Robert Dedrick	Robert Edwards
Samuel Trombley	Fred Buck	Tracy Eldridge
Rodney Brown	George Canon	Beth Hunt
Sara Rowden	Michael Diskin	Barry Hutchins
	Joseph Kelly	
	<u>Warren County</u>	<u>Washington County</u>
Alexander Gabriels	William Thomas	Mark Galough
Jerold Quintal	Francis O'Keefe	Andrew Williamson
William Remington	Louis Tessier	Willy Grimmke
		Phyllis Cooper
		John LaPointe

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Spencer Egglefield....Director-President	Samuel Trombley....Director	William Remington.....Director
Nancy Rhodes... Director-Vice-President	Joseph Kelly.....Director	John Heffernan.....Director
Louis Tessier.....Director-Treasurer	Roseanne Murphy...Director	Harry Booth.....Director
Willy Grimmke.....Director-Secretary		Walter Young.....Director

REVOLVING LOAN FUND COMMITTEE

<u>Clinton County</u>	<u>Essex County</u>	<u>Hamilton County</u>	<u>Warren County</u>	<u>Washington County</u>
Samuel Trombley	Spencer Egglefield	John Heffernan	Louis Tessier	Harry Booth
	Joseph Kelly	Nancy Rhodes	Peter Marshall, CPA	Willy Grimmke

GEOGRAPHIC INFORMATION SYSTEMS

2005 started with the publication of a study on the Town of Lake George. The purpose of the study was to determine if the makeup of the local population has changed in the last 30 years. We found that the population increased slightly; is growing older (for age 65 and older it is up 5%); youths under the age of 14 only account for 16% of the population rather than 26% as in 1970 and the number of families *increased* 35% while the percentage of families in poverty *decreased* from 12% to 4%. We also looked at property value assessment change from 2003 to 2004 as reassessments were completed in 2004. The total reassessment values for all parcels in the town increased 45%. The study was published in the *Adirondack Journal of Environmental Studies, Vol. 12 No.1, Spring/Summer 2005*. We will next take a look at the individual parcels to see if higher assessments and home values are forcing long time residents to sell.

In an attempt to include more data on our website, it was overhauled. We obtained a new address (www.lclgrpb.org) and created a new site from scratch. The basic website software proved to be limited and we have since upgraded software to better manage the website and include more Census Data. If there are any specific data or information you would like to see on our site please contact us.

In addition to the normal dispensing of Census data and the creation of maps, we have recently started to work with the Town of Easton helping them with mapping information as they get prepared to update their master plan. We also worked with the Lake George Watershed Conference (LGWC) to create images and data for a "State of the Lake" report on Lake George.

Below are data from the 2002 Economic Census. The data are a snapshot of the five counties showing sales, shipments, receipts or revenue (\$1,000) for 2002. Also listed are the most recent population estimates for the counties. The data are estimates from July 1st, 2005.

<u>2002 Economic Census Results</u>	<u>Sales, Shipments, Receipts, or Revenue (\$1,000)</u>				
<u>Industry description</u>	<u>Clinton</u>	<u>Essex</u>	<u>Hamilton</u>	<u>Warren</u>	<u>Washington</u>
Manufacturing	878,072	293,982		927,302	769,454
Wholesale trade	656,556	21,769	D	250,706	86,197
Retail trade	935,328	355,542	28,939	1,095,627	404,190
Information	N	N	N	N	N
Real estate & rental & leasing	29,477	D	D	36,119	8,998
Professional, scientific, & technical services	40,938	18,669	D	D	D
Administrative & support & waste management & remediation service	60,265	9,213	D	158,255	38,907
Educational services	D	D		D	D
Health care & social assistance	288,856	97,005	D	347,862	66,827
Arts, entertainment, & recreation	12,590	27,945	7,539	136,122	6,252
Accommodation & food services	91,738	106,873	14,857	212,028	23,181
Other services (except public administration)	113,838	30,945	2,066	54,560	16,000

<u>2005 Population Estimates</u>					
<u>Total Population</u>	<u>Clinton</u>	<u>Essex</u>	<u>Hamilton</u>	<u>Warren</u>	<u>Washington</u>
July 1st, 2005	82,047	38,676	5,228	65,548	63,024
April 1, 2000 (Census 2000)	79,894	38,851	5,379	63,303	61,042
Change	2,153	-175	-151	2,245	1,982

The 2005 population estimates start with a base population for April 1, 2000 and calculate population for July 1, 2000, July 1, 2001, July 1, 2002, July 1, 2003, July 1, 2004 and July 1, 2005 using data for births, deaths, and migration.

Need A Map?

Looking for Census Data?

Call us @ 668-5773

Or email us at lclgrpb@verizon.net.