

## **Section V. Techniques for Local Implementation of the Program**

### **Local Laws Necessary to Implement the LWRP**

#### **LWRP Consistency Law**

The LWRP Consistency Law requires that actions, which are directly undertaken, funded, or permitted by the municipality be consistent with the provisions of the LWRP, and will serve to implement all of the waterfront policies. Each participating Chautauqua Lake community, to ensure implementation of the LWRP, has adopted this law. Additionally, a Waterfront Consistency Assessment Form has been adopted as part of the consistency law. The form is used by the enforcement organizations to facilitate the consistency review.

### **Laws Recommended for Adoption/Change to Maximize Consistency**

#### **Zoning Law**

The four Villages and five Towns participating in the LWRP all have zoning ordinances. For each of the communities, the Zoning Code regulates land use under traditional zoning provisions. These traditional zoning provisions categorize land use by type (e.g. residential, commercial, industrial) into districts and allow for permitted uses and conditional uses. Conditional uses are permitted in zoning districts subject to specific circumstances. Generally, each zoning ordinance can be characterized as cumulative, meaning that uses permitted in one district are permitted in subsequent districts. Other traditional provisions include flood plain controls and lakeshore regulations.

#### **Celoron**

The Village of Celoron Zoning Ordinance was first established in 1950. The current Village of Celoron Zoning Ordinance has been in effect since 1984. The Zoning Code establishes seven broad zoning districts including industrial, commercial, shoreline commercial, cultural recreation, multi-residential, industrial, residential, and floodplain. The WRA is affected by all of the zoning classifications listed. In addition, a supplemental section on lakeshore regulations governs parcels directly adjacent to the shoreline of Chautauqua Lake. Celoron's zoning ordinance establishes a Board of Appeals and a Planning Board. However, the Village Board administers actual enforcement of the zoning code.

Much of the Village's waterfront is currently zoned shoreline commercial and multi-residential. The exceptions are the Lucille Ball Memorial Park lands, which are zoned cultural-recreation, and a two block residential segment between Duquesne and Livingston Streets. The current proposed downtown development plan efforts would seek to renew the vibrant downtown that once existed in Celoron. The results of these efforts may result in the need to expand the current commercial district to the south to portions of Duquesne Street and to the West into the existing multi-residential district. It is

recommended that the multi-residential district along the waterfront be converted to a mixed-use district. This will allow the land to maintain some commercial economic value and create an acceptable buffer to residential areas that encourages uses that meet the community's goals expressed in the LWRP. Dunham Avenue is residential between Linwood and Duquesne Streets and commercial between Duquesne and Boulevard Streets. Dunham Avenue is a gateway into the Village from NYS Route 394. Proposed uses in these districts are consistent with the existing uses along Dunham Street. The remaining proposed projects and land uses are in districts that are consistent with the LWRP goals and objectives.

The Village of Celoron should consider updating its zoning ordinance to more accurately reflect the concerns of land use and development within the WRA. To accomplish this, Celoron may consider evaluating existing uses in the shoreline commercial, commercial and multi-residential districts, and the creation of a mixed-use district as part of an overall update. A second option for the Village would be the incorporation of an overlay district into the local ordinance. The boundaries of the proposed overlay district can be as broad as the defined WRA or more narrowly defined along the waterfront. The purpose of the overlay district or update of existing districts should be to encourage development along the waterfront and within defined boundaries, while promoting public access to the waterfront for the benefit of Village residents and its visitors.

### **Ellicott**

The Town of Ellicott Zoning Ordinance was first established in 1947. The current Zoning Ordinance has been in effect since 1976. The Zoning Code establishes eight zoning districts including residential, agricultural residential, professional office, neighborhood business, shopping center, mercantile, industrial and industrial park, and airport. The two districts that fall within the WRA boundary include residential and mercantile. The area within the WRA boundary is also governed by a floodplain overlay district and supplemental Chautauqua Lake Shore regulations. The Town's Zoning Board of Appeals administers Ellicott's zoning law. The Town also includes separate site plan review and subdivision processes, which the Town's Planning Board administers.

The southern portion of the Town of Ellicott, located within the WRA, is zoned residential. All proposed uses within this district will promote the objectives of the LWRP and are consistent with existing uses. The segment of the Town of Ellicott located along the northern shoreline of Chautauqua Lake is divided between a residential district and a mercantile district. Proposed uses within the residential district are acceptable as previously stated. The mercantile district encompasses NYS Route 430, a large wetlands tract, and a portion of the shoreline of Chautauqua Lake. Most uses allowed by the current zoning within the district will be limited to the area adjacent to NYS Route 430 due to the constraints caused by the existence of wetlands. Consequently, it is recommended that the Ellicott consider adjusting the boundary of the mercantile district to reflect the realistic development potential along NYS Route 430 in this area. In addition, the remaining wetland area, between the lakeshore and the newly defined mercantile district, should be rezoned as a conservation district to provide for the proposed natural recreational uses, while discouraging uses that do not meet the goals and objectives of the LWRP.

## **Lakewood**

The Village of Lakewood's Zoning Ordinance was first established in 1951. The current Zoning Ordinance has been in effect since 1987. The Zoning Code establishes seven zoning districts including single-family residential, multiple-family residential, mobile residential, retail business, highway business, light industrial and floodplain. The districts that fall within the WRA include single-family residential, multiple-family residential, highway business and retail business. Lakewood's zoning ordinance establishes a Board of Appeals and a Planning Board. However, the Village Board administers actual enforcement of the zoning code including site plan review.

The Village's Chautauqua Avenue redevelopment area is located in the retail business area along Chautauqua Avenue between the railway and Terrace Street. Generally, uses permitted in the retail business district are amenable to the goals and objectives of the LWRP. However, the retail business district includes uses that do not meet the objectives of the LWRP, such as windmills, commercial greenhouses and used car lots. It is recommended that the uses allowable within the retail business district be modified and defined. It is further recommended that design standards be established and implemented to insure future development efforts complement both Chautauqua Avenue and the proposed streetscape components. Both of the rezoning efforts suggested may be accomplished through the establishment of a Chautauqua Avenue District as proposed by the Local Development Corporation. The remaining proposed projects and land uses are in districts that are consistent with the LWRP goals and objectives.

Although Lakewood's existing Zoning Ordinance will serve to implement the policies and purposes of the LWRP, the Village should consider updating its zoning ordinance to more accurately reflect the concerns of land use and development within the WRA. To accomplish this, Lakewood may consider incorporating an overlay district into the local ordinance. The boundaries of the proposed overlay district can be as broad as the defined WRA or more narrowly defined along the waterfront. The purpose of the overlay district, or update of existing districts, should be to encourage development along the waterfront and within defined boundaries, while promoting public access to the waterfront for the benefit of Village residents and its visitors.

## **Busti**

The Town of Busti Zoning Ordinance was first established in 1962. The current Zoning Ordinance has been in effect since 1980. The Zoning Code establishes ten zoning districts including gateway, highway, and lakeshore commercial, industrial, light manufacturing-research and development, single-family and multi-family residential, conservation residential, conservation agricultural and conservation agricultural mobile home park. The districts that fall within the WRA boundary include multi-residential, lakeshore commercial, gateway commercial and conservation residential. The area within the WRA boundary is also governed by flood plain regulations. The Town's Zoning Board of Appeals administers Busti's zoning law. The Town Board is responsible for considering special use permits for service stations and mobile home parks. The Town's Planning Board is responsible for site plan review when required.

Projects proposed in the LWRP in the Town of Busti consist of preservation and enhancement of natural areas, creation of trails, expansion of public access, and improvement of the municipal park at Vukote. All of the proposed projects and land uses are in districts that are consistent with the LWRP goals and objectives. Busti's existing zoning ordinance will serve to implement the policies and purposes of the LWRP.

### **North Harmony**

The Town of North Harmony Zoning Ordinance was first established in 1967. The current Zoning Ordinance has been in effect since 1989. The Zoning Code establishes seven zoning categories including single-family residential (R-1), duplex multiple-family (R-2), multiple family (R-3), multiple-seasonal residential (R-4), hotel multiple-family (R-5), agricultural residential (AR), and commercial (C-1). All seven districts are within the WRA and divide it into 32 separate zones. A majority of the WRA area is dedicated to residential zones R-1 through R-3 with 21 of the 32 zones falling into these categories. The area within the WRA boundary is also governed by supplemental lakeshore regulations. The Town's Planning Board administers North Harmony's zoning code for commercial projects involving 5,000 or less square feet of floor space, and residential projects involving 5 or less residential units. The Town Board is responsible for considering special use permits and site plans for all projects that exceed the Planning Board's limits. The Town of North Harmony has also created a Zoning Board of Appeals to review variances, interpret the zoning code and consider special use permits when variances and special use permits part of the same application process.

The only hotel multiple-family (R-5) zone is located in the Stow area adjacent to a commercial zone. This use is compatible with the development goals of the I-86 interchange at Stow, but may be inconsistent with the LWRP objectives. Tom's Point, a NYS DEC wetland preserve, is located within this district's boundaries. It is recommended to create a new set of boundaries that capture appropriate parcels and place the balance of the land into a new district whose uses are consistent with the proposed uses for the area.

Commercial zones (C-1) have been established at locations that have existing retail activity. There are five commercial zones in the WRA. The first zone is in the Ashville business district; the second zone is bordered by NYS Route 394 (the Township's western border) Chautauqua Lake and encompasses Goose Creek; the third zone is at the Stow interchange along NYS Route 394; the fourth zone surrounds the Niagara Mohawk facility; the final zone is located in Magnolia along NYS Route 394. Uses allowed by right or by a special use permit cover a wide variety of retail, professional and service businesses as well as general limited industry. Due to the varied geographic area and settings that these commercial districts are located in, it may be appropriate to customize the uses allowed in each district so the land uses allowed more closely fit the goals and objectives of the community for a particular area. The proposed Stow Development Plan should shape the land uses allowed within the Stow commercial district. The remaining proposed projects and land uses are in districts that are consistent with the LWRP goals and objectives.

Although North Harmony's existing zoning ordinance will serve to implement the policies and purposes of the LWRP, the Town should consider updating its zoning ordinance to more accurately reflect the concerns of land use and development within the LWRP. To accomplish this North Harmony will need to specifically address the commercial district uses at a minimum.

### **Chautauqua**

The Town of Chautauqua Zoning Ordinance has been in effect since 1977. The Zoning Code establishes eight zoning districts including residential, residential-agricultural, residential - lakeside, planned unit development, residential-recreation, business, Chautauqua Institution and industrial. The six districts that fall within the WRA boundary include residential, residential- lakeside, residential-recreation, residential-agricultural, business and Chautauqua Institution. In addition, a supplemental lakeshore regulation section regulates parcels contiguous to the Chautauqua Lake lakeshore. The Town Board administers Chautauqua's zoning. The Town Board is responsible for considering special use permits and site plans for all projects and considers recommendations from the Town's ZBA. The Town of Chautauqua has created a Zoning Board of Appeals to review variances, interpret the zoning code and provide recommendations on special use permits and site plans. Projects proposed in the LWRP in the Town of Chautauqua consist of minor public access improvements, stormwater improvements, and stream erosion and sedimentation improvements. All of the proposed projects and land uses are in districts that are consistent with the LWRP goals and objectives.

Although Chautauqua's existing zoning ordinance will serve to implement the policies and purposes of the LWRP, the Town should consider updating its zoning ordinance to more accurately reflect the concerns of land use and development within the WRA.

### **Mayville**

The Village of Mayville's Zoning Ordinance was first established in 1963. The current Zoning Ordinance has been in effect since 1996. The Zoning Code establishes six zoning districts including R-12, R-9, and R-9A residence districts, business (C-1), general commercial (C-2) and manufacturing. The districts that fall within the WRA include R-9, R-9A, C-1 and C-2. Mayville's zoning ordinance establishes a Board of Appeals and a Planning Board. However, the Village Board administers actual enforcement of the zoning code including site plan review.

The Village of Mayville is currently undergoing a revision of its zoning ordinance. These revisions may affect some of the districts as described above. Mayville's existing zoning ordinance serves to implement the majority of the policies and purposes of the LWRP. During the Village's update of its zoning ordinance, efforts should be made to ensure the document accurately reflects the concerns of land use and development within the LWRP. Uses allowed in districts within the WRA should be consistent with the community's goals and objectives as stated in the LWRP.

## **Ellery**

The Town of Ellery Zoning Ordinance was established prior to 1979. The current Zoning Ordinance has been in effect since 1992. The Zoning Code establishes eleven zoning categories including single-family residential (R1), single-family residential (R1-WB), residential (R2), multiple-family residential (R3), retail business (B1), highway business (B2), lakeside business (B3), business (B4), agricultural-residential (AR), agricultural (A) and industrial (I). Eight zoning categories are within the WRA including single-family residential (R1), single-family residential (R1-WB), residential (R2), multiple-family residential (R3), retail business (B1), highway business (B2), lakeside business (B3) and agricultural-residential (AR). In addition, a supplemental lakeshore regulation section regulates parcels contiguous to the Chautauqua Lake lakeshore. The Town's Planning Board administers Ellery's zoning code for commercial projects involving 5,000 or less square feet of floor space and residential projects involving 5 or less residential units. The Town Board is responsible for considering special use permits and site plans for all projects that exceed the Planning Board's limits. The Town of Ellery has also created a Zoning Board of Appeals to review variances, interpret the zoning code and consider special use permits when variances and special use permits part of the same application process.

Although Ellery's existing Zoning Ordinance will serve to implement the policies and purposes of the LWRP, the Town should consider updating its zoning ordinance to more accurately reflect the concerns of land use and development within the WRA. To accomplish this, Ellery may consider incorporating an overlay district into the local ordinance. The boundaries of the proposed overlay district can be as broad as the defined WRA or more narrowly defined along the waterfront. The purpose of the overlay district or update of existing districts should be to encourage development along the waterfront and within defined boundaries, while promoting public access to the waterfront for the benefit of Town residents and its visitors.

## **Bemus Point**

The Village of Bemus Point Zoning Ordinance was first established in 1961. The current Village of Bemus Point Zoning Ordinance has been in effect since 1985. The Zoning Code establishes five broad zoning districts including low density single family (R-1), medium density single family / duplex (R-2), medium density Town house / apartments (R-3), retail business (B-1) and parks / recreation / conservation (P). The WRA is affected by all of the zoning classifications listed. In addition, a supplemental section on lakeshore regulations governs parcels directly adjacent to the shoreline of Chautauqua Lake. Bemus Point's Zoning Ordinance establishes a Board of Appeals and a Planning Board. However, the Village Board administers actual enforcement of the zoning code.

Although Bemus Point's existing Zoning Ordinance will serve to implement the policies and purposes of the LWRP, the Village should consider updating its zoning ordinance to more accurately reflect the concerns of land use and development within the retail business district within the WRA. To accomplish this, Bemus Point should evaluate uses currently allowed and current development trends as they relate to the stated objectives of the community within the LWRP. The purpose of the update of existing

districts should be to encourage development along the waterfront and within defined boundaries, while promoting public access to the waterfront for the benefit of Village residents and its visitors.

## **Other Public and Private Actions Necessary to Implement the LWRP**

In addition to administering the above-cited local laws, each municipality and other governmental entities, including the private sector, will need to undertake various actions to implement the requirements of the LWRP. The following describes some of these key actions to be taken:

### **Municipal**

#### **Waterfront Development**

Some of the proposed projects are located on or adjacent to lands owned and controlled by the New York State Department of Environmental Conservation (NYS DEC). Consequently, each municipality should maintain a relationship with the NYS DEC to promote the community's goals and understand the necessary permits for project development.

#### **Erosion Control and Steep Slope Development**

Projects listed within the LWRP are primarily located on parcels that have minimum slope issues. However, some segments of the lake (see Section II, Page 58) have sections of shoreline with slopes in the 8-15% range or greater. Chautauqua Lake communities considering the adoption of Erosion Control Ordinances should incorporate additional language addressing slopes in this range, or greater, to reduce the potential limited projects may have in contributing to further erosion.

### **New York State**

As noted above, some of the proposed LWRP projects, such as Stow's development plans or Prendergast Point's Improvements, are proposed on or adjacent to state owned lands. Consequently, in an effort to promote local revitalization of the Chautauqua Lake communities, the State should work in coordination with the Chautauqua Lake communities and private sector developers to promote the development of these projects. Proposed State actions will be undertaken in accordance with guidelines established by the NYS Department of State and included in Appendix B.

### **Private Actions**

While the local municipalities can generally fund projects such as parks and trails and stimulate further development, as in the Old Celoron Amusement Park site, private sector commitments will ultimately be necessary to re-use vacant sites. Additionally, the Chautauqua Lake communities are investing significant funds into planning for future development and redeveloping the public realm with projects such as improved pedestrian amenities and street trees. Accordingly, the private sector needs to increase its involvement by investing in activities such as improved facades.

## Management Structure Necessary to Implement the LWRP

Administration of the LWRP should be integrated into the decision-making process for proposed projects and land use issues in each municipality. The board with the power to grant the discretionary approval of actions within each municipality should be given the duty of administering the LWRP. Responsibilities will include the review of the proposed actions, within the defined waterfront revitalization boundary, to assure their consistency with the LWRP. This local level of management is the base from which the LWRP can begin to be implemented.

## Optional Lake Management Structures

The LWRP provides a comprehensive framework within which critical lake issues can be addressed. Lake communities have established community goals for their waterfront and identified issues that need to be addressed locally and on a broader lake scale. The LWRP establishes a partnership between the state and local municipalities to promote and achieve each community's goals and seek solutions to lake-wide issues facing Chautauqua Lake.

In order to adequately address the larger issues facing the lake, such as erosion control and aquatic vegetation management, the communities and other entities involved with the lake may need to agree upon the formation of an organization to assist with the oversight and management of the lake. Ultimately, the citizens of the lake communities will help determine the type of organization and the level of management ability it may utilize. Further study and development of potential management options will allow citizens to make an informed decision and reach consensus. Lake management options available to the communities vary as indicated in "The Management of Chautauqua Lake and Its Watershed." The following is a list of potential options that may be further explored:

**Proposal 1: Lake Advisory Board** - A lake advisory board, i.e., Chautauqua Lake Management Commission, has been created to make recommendations and provide guidance to local municipalities on lake issues and the LWRP. As a board of the county government, it does not have formal, direct authority to enforce, approve, or fund activities, and does not have taxing jurisdiction.

In addition to the duties described above, the watershed advisory board could also conduct formal or informal reviews of development projects proposed for location within the WRA, to better ascertain the consistency of such development with the LWRP.

This approach gives local municipalities flexibility in determining the membership and function of the advisory board. The board would provide needed guidance and advisement on broader lake issues and could address more of the issues identified in the LWRP than a County watershed protection district (see Proposal 4). A board comprised of members who live or operate businesses in the area surrounding the lake would have far greater contact with the conditions affecting the lake, and would accordingly have greater awareness of the potential advantages and disadvantages of various means of addressing issues.

The disadvantages of this proposal are dependent upon the scope of the board's granted authority and on the cost or need for staffing to assist with completion of tasks. If the board was to be given functions



such as a mandatory referral process and site plan or subdivision reviews, these would constitute yet another layer of governmental regulatory delays for developers.

**Proposal 2: Lake Board with Formal, Direct Powers** - In many respects similar to Proposal 1 above, this alternative proposes the establishment of a supervising organization to make recommendations provide guidance and coordinate the implementation of the LWRP. The board, however, would have formal authority to conduct enforcement and approval activities.

Intermunicipal cooperation in comprehensive planning and land use regulation is authorized under article five-G of General Municipal Law, and is described by 20-g of General City Law, 284 of Town Law, 7-741 of Village Law and 119-u of General Municipal Law. Such a municipal board may "...perform or exercise any function or power which each of the municipal corporations has the authority by any general or special law to prescribe, perform, or exercise separately." Suggested membership of this board could include a representative from each of the nine local municipalities substantially contained within the watershed, plus a representative each from the Chautauqua County Planning Board and the Environmental Management Council.

In addition to the activities identified above, the Lake Board could be responsible for formal or informal reviews of development projects proposed for location within the WRA. The board could also provide for a land use and enforcement program to ensure compliance with guidelines set forth by municipalities in accordance with the LWRP or watershed management plan.

Advantages of this proposal include the improved likelihood of successful implementation of the LWRP recommendations. This board's authority would be greater than an advisory board, and as such could address more of the recommendations made in the plan. The possibility of an enforcement program would also help address the public concern over lack of enforcement of existing regulations identified in the 1991 watershed survey.

Disadvantages of this alternative include the costs of personnel needed by the board, and the costs of any enforcement activities the board may undertake.

**Proposal 3: Watershed Authority** - This proposal calls for the creation of a Chautauqua Lake District and Authority to coordinate the implementation of plans, programs and studies affecting Chautauqua Lake. A Watershed Authority can only be created through the NYS Assembly and Senate, with the Governor signing legislation.

The Watershed Authority would also have the responsibilities proposed for the watershed board (see Proposal 2). The Authority could also coordinate a watershed district taxation program to procure funding for implementation activities. These taxation powers would be the primary advantage of establishing a Watershed Authority, which would secure funding for the implementation of various improvement programs and studies.

It should be noted that the 1991 watershed survey indicated that there was not public support for the creation of a watershed authority that has taxing powers at that time. 62.3% of those respondents

disagreed or disagreed strongly that if a watershed management district was created it should have taxing powers. Taxation would be an additional cost to all property and business owners in the watershed. The costs of personnel, should they be needed by the authority, are an additional disadvantage of this alternative. The management approach embodied by the watershed authority may or may not be as sensitive to or aware of local municipal issues and considerations as a smaller, more locally involved board.

Efforts to create such an authority died in 2002 and 2003 due to strong public sentiment against additional taxes. The Chautauqua County Legislature formed the Chautauqua Lake Management Commission, an advisory board, as a result of the previous discussions.

**Proposal 4: County Watershed Protection District** - Under this proposal, Chautauqua County would establish a small watershed protection district and a corresponding watershed agency. The creation of such districts is authorized by Public Law 566, the Watershed Protection and Flood Prevention Act. The County Watershed Protection Board would oversee the district, and would be responsible for "...undertaking, constructing and maintaining projects and works of improvement for flood prevention, land treatment, and for the conservation, development, disposal and utilization of water including but not limited to use for irrigation in watershed and sub-watershed areas...".

A County Watershed Protection District would help coordinate the implementation of activities, particularly those pertaining to lake levels, sedimentation, open space and development. The board would primarily provide guidance and make recommendations, but could also undertake some of its own implementation projects. If desired, the creation of a watershed protection district allows for the assessment, levy and collection of funding from property owners within the district to cover expenses associated with the establishment of the district and with providing improvements therein.

Such districts, however, have very specific authority that is primarily concerned with flood and erosion control. The establishment of a County small watershed protection district would not provide the authority to address or implement many of actions. This alternative proposes a management scheme that does not involve the same level of local involvement as other proposals, and thus may not be as sensitive to or aware of local concerns. Other disadvantages of this alternative include the costs of personnel, should any be hired by the district, and the costs of additional taxation to watershed residents and businesses if the district is granted taxing jurisdiction.

### **Financial Resources Necessary to Implement the LWRP**

The implementation of the projects proposed in this Local Waterfront Program will require an undetermined amount of combined public and private funds. As a part of this LWRP, projects were collected from communities in various states of readiness. Projects with renderings and cost estimates for development were included at the end of section IV.

The following pages list some potential funding sources for proposed LWRP projects, including public grants and loans and potential private foundations.

**Funding Sources Appropriate for the Chautauqua Lake  
Communities Local Waterfront Revitalization Program**

Funding Agency	Program	Assistance Type	Purpose
Federal			
Department of Commerce, Economic Development Agency	ED grants for Public Works And Infrastructure Development	Up to 80% of a project in severely distressed areas.	Project grants to promote long-term economic development and assist in the construction of public works and development facilities.
Department of Housing and Urban Development	Section 108 Loan *	Loan guarantees	Assist in economic development, housing rehabilitation, public facilities, and large-scale development projects.
	Economic Development Initiative (EDI)	Grants awarded in connection with Section 108 Loans.	Grants to further subsidize Section 108 Loan projects.
	Brownfield Economic Development Initiative (BEDI)	Grants awarded in connection with Section 108 Loans.	EDI-type grant assistance to help redevelop sites complicated by environmental contamination.
Department of Agriculture	Business & Industry (B&I) Loan Guarantees	Guarantees up to 80% of a loan made by a commercial lender. May be used for working capital, machinery and equipment, buildings and real estate, & defined types of debt financing. (Maximum aggregate amount to any one borrower: \$25 million)	Create and maintain employment and improve the economic climate in rural areas. Rural areas include all areas other than cities of more than 50,000 pop. and their immediately adjacent urban or urbanizing areas.
	Business & Industry (B&I) Direct Loans	Loans to public entities and private parties who cannot obtain credit from other sources. Loans to private parties can be made for improving, developing, or financing business and industry, creating jobs and improving the economic and	Create and maintain employment and improve the economic climate in rural communities.

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
		environmental climate in rural communities. (including pollution abatement) (Maximum aggregate loan amount to any one borrower: \$10 Million)	
	Intermediary Relending Program Loans	RBS lends funds to intermediaries, (i.e. public bodies, nonprofit coops) which, in turn, provide loans to recipients.	Loans to finance business facilities and community development projects in rural areas, including cities w/a Pop. < 25,000
	Rural Business Enterprise Grants	Direct Grant	Finance and facilitate development of small and emerging private business enterprises located in rural areas. Can be used for both hard and soft costs.
	Rural Business Opportunity Grants	Direct Grant. Nonprofit and public bodied eligible. Maximum of \$1.5 million per grant is authorized by legislation.	Funding for technical assistance, training, & planning activities that improve economic conditions in rural areas.
	Community Facilities	Loan / Grant	Designed to facilitate the development of essential community facilities and services in rural areas (20,000)
Small Business Administration	7 (A) Loan Guaranty Program	The maximum amount the SBA can guaranty is generally \$2,000,000. Guaranty can be up to 85% of loans of \$150,000 or less, and up to 75% of loans above \$150,000. Express loans can be up to 50% of \$2,000,000.	Loans can be used for most business purposes including, but not limited to, purchase of real estate; construction; renovation or leasehold improvements; acquisition of furniture, fixtures, machinery, and equipment; purchase of inventory; working capital.
	LowDoc Loan Program	Loan. Max amount \$100,000	Loans can be used for most business purposes including, but not limited to, purchase of real estate; construction;

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
			renovation or leasehold improvements; acquisition of furniture, fixtures, machinery, and equipment; purchase of inventory; working capital. Designed to increase the availability of loans under \$100,000
	Certified Development Company (504) Loan Program	Senior lien from a private sector lender: 50%; junior lien: 40%. Contribution of at least 10% equity. Must create or retain one job for every \$50,000.	Provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings.
	Short Term Loans and Revolving Lines of Credit CAP Lines Loan Program	Can be for any dollar amount (except for the Small Assets-Based Line). The interest rate can be up to 2.5% over prime	Umbrella program which helps business meet their short-term and cyclical working capital needs. There are 5 programs: Seasonal Line; Contract Line; Builders Line; Standard Assets-Based Line; Small Assets-Based Line.
Small Business Administration	International Trade Loans	Can guaranty as much as \$1,250,000 in combined working capital and facilities-and- equipment loans. Applicant must establish that the loan will significantly expand or develop an export market	For business engaged in, or preparing to engage in, international trade, or are adversely affected by competition from imports.
	Export Working Capital Program	Loan requests of \$1,111,111 or less processed by the SBA, requests over \$1,111,111 processed by Ex-Im Bank.	Designed to provide short-term working capital to exporters. Combined effort involving SBA and Ex-Im Bank.
	Pollution Control Loan Program	Guarantee up to \$1,000,000	Intended to provide loan guarantees to eligible small business for the financing of the planning, design, or installation of a pollution

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
			control facility.
	Qualified Employee Trusts Loan Program	The maximum amount the SBA can guaranty is generally \$2,000,000. Guaranty can be up to 85% of loans of \$150,000 or less, and up to 75% of loans above \$150,000. Express loans can be up to 50% of \$2,000,000.	Objective is to provide financial assistance to Employee Stock Ownership Plans. Trust must be part of a plan sponsored by the employer company and qualified under IRS regs.
	Micro Loan Program	Depending on the earnings of the business, loan maturity may be as long as 6 years. Rates are no more than 4% over prime. SBA makes funds available to nonprofit intermediaries, who make loans in the amount that range from under \$100 to a max of \$35,000	Developed to increase the availability of very small loans to business borrowers.
<b>State</b>			
Empire State Development Corp.	JOBS Now		Provides financial assistance to projects that involve the expansion of an eligible business within the State or the attraction of a business that will result in the creation of 300 new, permanent, full-time jobs. (Retention does not count)
	Job Creation Grants	Direct Grants	Used to defray state and/or local tax liability.
	Worker Training Grants	Direct Grants	Offset costs of worker retraining programs that focus on new hire training, recruitment, skills upgrading, productivity enhancement and total product/service quality

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
			enhancement.
	Capital Loans & Grants	Loan and/or grant with interest rate not Lower than 3%.	For purposes of infrastructure upgrades (e.g., access roads, water/sewer lines, site prep. etc.) as well as the acquisition of land, buildings, machinery & equipment and related soft costs
	Interest Subsidy Grants	Not to reduce the debt service costs to less Than 3%.	Designed to offset debt service costs associated with loans made to businesses by private lending institutions.
Empire State Development Corp.	Working Capital Loans and Loan Guarantees	Limited to no more than 60% of the loan being guaranteed	Made to businesses undertaking projects to finance expenses such as accounts receivable and inventory.
	Economic Development Fund		Designed to provide flexible assistance for projects that promote the economic health of NYS by facilitating the creation and/or retention of jobs and the increase of business activity in the state.
	General Development Financing	Loans and loan guarantees:>\$75,000 and <\$ 2.0 Million Int. subsidy grants>\$75,000 and <\$500,000 and reduced loans for up to 5 years	Used for the purposes of new construction, renovation, leasehold improvements acquisition of land, buildings and machinery and soft costs.
	Federal & Urban Site Dev. Financing	Loans and loan guarantees >\$75,000 and not to exceed 50% of project costs. Grants >\$25,000 and <\$100,000	Used for the purposes of new construction, renovation, leasehold improvements acquisition of land, buildings and machinery and soft costs.
	Infrastructure Development Financing	Loans and guarantees >\$10,000 and <\$500,000. Loans between 40% and 50%	For the development of basic infrastructure site improvements and related

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
		of the total ESDC	soft costs.
	Regional and Economic Industry Planning Studies and Economic Development	Grants not to exceed \$50,000 with a 10% match	For preparation of strategic plans, analysis of business sectors, marketing and promoting regional business clusters, feasibility studies, planning for new enterprise development and identification of new business opportunities.
	Commercial Area Development Financing	Loans, loan guarantees and grants. Planning- >\$25,000 and <\$100,000. For construction - >\$75,000 and <\$1,000,000.	Assistance for projects whose purpose is to improve commercial buildings, commercial strips, downtown areas and business districts.
	Small Cities Community Development Block Grants (CDBG)	Grants awarded on city-by-city basis.	Economic and community development for low/moderate income benefit. Program includes: infrastructure development, technical assistance/training and revolving loan funds.
	JDA Rural Loan Fund		Funding programs specifically for rural counties in NYS.
	1. Rural Loan Fund	Loans and working capital. Loans up to 20% of project costs with a cap of \$50,000. Int. rate +Prime minus 3% with a cap of 10% and a floor of 5%.	For manufacturing and non-retail service companies located in rural NY for the acquisition of fixed assets as well as working capital.
	2. Rural Area Development Fund.	Loans up to 90% of project costs with cap of \$90,000 per project.	For expanding businesses in rural counties with an agricultural component.



Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
	3.Direct Loan Program	Fixed and variable rate loans	To provide financing for growth of manufacturing and other private business in NYS. Funds can be used for machinery and equipment and second mortgage loans.
	4.Enhanced SBA 504 Loans	Fixed and variable rate loans (can be combined with interest rate subsidy grants).	Program offers small to medium sized businesses in NYS greater access to long-term fixed asset financing.
Department of Transportation	Industrial Access Program	60% grant and 40% loan	Funds available for industrial access highway and bridge transportation improvements that result in the creation or retention of jobs.
	Transportation Equity Act For the 21st Century	Reimbursable program up to 80% of the eligible project costs.	Provides funding for non-traditional projects that add value to the surrounding transportation system.
Department of Environmental Conservation	Voluntary Remediation Program	Technical Assistance	Assist communities with the clean-up of brownfield sites for redevelopment
	Clean Water/Clean Air Environmental Bond Act	Funds and grants	Breakdown: municipal water supply systems, water quality improvement, open space, for parks, municipally run small business environmental compliance to enhance water quality, solid waste, municipal site restoration, and clean air projects.
Department of State	Environmental Protection Fund – Local Waterfront Revitalization Program	Grant. 50% match	Funding for planning, design, feasibility studies, and construction projects that advance preparation or implementation of Local Waterfront Revitalization Programs.

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
	Rural New York Grant Program	Grant	Up to \$5,000 for historic resource surveys, public education and planning and design studies.
	NPS Council on the Arts Community Grant	Grant	Up to \$10,000 for planning efforts, historic preservation, and cultural programs.
Office of Parks, Recreation, and Historic Preservation	Environmental Protection Fund	Grant. 50% match	Provides funding for Parks (i.e., preserve, rehabilitate or restore lands, waters or structures for park, recreation or conservation purposes); Heritage Areas (i.e., restore or rehab lands, waters or structures); Historic Preservation (i.e., improve, protect, preserve, rehabilitate or restore properties on the State or National Register); and Acquisition (i.e., permanent easement in or fee title to lands, waters or structure for park, recreation, conservation or preservation purposes).
	Land and Water Conservation Fund	Grant. 50% match	Park development or acquisition of parkland.
County			
Industrial Development Agency	Industrial Development Bond – Tax Exempt	Bond. >\$1,000,000 and <\$10,000,000	Manufacturing and some civic facility projects. Land, building acquisition, renovation, construction, new machinery and equipment.
		Bond. Minimum of \$400,000 with no upper limit. Project	Primarily for manufacturing and certain commercial

Chautauqua Lake Local Waterfront Revitalization Program

Funding Agency	Program	Assistance Type	Purpose
		must have public economic benefit and result in job creation.	projects for land, building acquisition, renovation, construction, new machinery and equipment.
		Chautauqua Revolving Loan Fund	Loan. Maximum \$75,000 with 5-year maturity. Job creation/retention \$15,000 per job.
		AI tech Revolving Loan Fund	Loan. Limited to 40% of eligible project costs. Maximum \$1,000,000 with 7-10 year maturity. Must result in job creation of \$35,000 per job.
		Chautauqua County Microenterprise Loan Fund	Loan. Minimum of \$ 1,000 and maximum of \$15,000 with a maximum term of 72 months.
		Chautauqua County Economic Development Fund	
Private Sector			
National Trust for Historic Preservation	Various Programs	Grants and loans	Historic Renovation Projects
Trust for Public Land	Various Programs	Grants and loans, technical assistance	Open space protection
Kellogg Foundation	Various Programs	Grants	Economic development, environmental affairs, urban & community affairs, among others.
Ford Foundation	Various Programs	Grants	Economic development, environmental affairs, urban & community affairs, among others.

Chautauqua Lake Local Waterfront Revitalization Program

---

<b>Funding Agency</b>	<b>Program</b>	<b>Assistance Type</b>	<b>Purpose</b>
The Waterfront Development Center	Various Programs	Grants and technical assistance	Waterfront and waterfront related development
New York State Council on the Arts	Architecture and Environmental Arts Programs and Planning Projects	Grants and technical assistance	Various arts related projects