



Catskill Watershed Corporation

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EMAIL COVER SHEET

To: ECONOMIC DEVELOPMENT COMMITTEE

ATTN:

Jim Ellis	Shilo Williams
Innes Kasanof	Thomas Snow
Tina Molé	Jeff Senterman
Richard Parete	John Kosier

CC: CWC Staff, John Schwartz, Michael Meyer, Matthew Giannetta, Thomas Stalter and Aaron Bennett

SUBJECT: ECONOMIC DEVELOPMENT COMMITTEE MEETING

DATE: Tuesday, October 6, 2026, 2026

TIME START: Immediately Following Finance

LOCATION: Catskill Watershed Corporation Building

Additional Instructions:

Please be advised that the Economic Development Committee meeting has been scheduled. Attached please find the agenda and minutes from the previous Economic Development Committee meeting. If you have any questions or concerns, please contact Barbara Puglisi.

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ECONOMIC DEVELOPMENT COMMITTEE

AGENDA

October 6, 2026

Tuesday

Following the Previous Meeting

- I. Call to order**
- II. Approval of September 1, 2026 minutes**
- III. CFF Program Update**
 - A. Loan Activity**
 - B. Collateral Position of Defaulted and Delinquent Loans**
 - C. Loan Write-offs**
 - D. CFF -County Reconciliation**
- IV. 2027 CFF Loan Budget**
- V. 2027 DEP Recreational Boating Program Budget**
- VI. 2027 Mid-Hudson/Catskills SBDC Budget**
- VII. Morris Hill Trail Parking Lot**
- VIII. Other**
- IX. Adjournment**

Economic Development Committee (EDC)
DRAFT MINUTES
Tuesday, September 1, 2026

Committee Members Present: Tina Molé; Richard Parete; Innes Kasanof; John Kosier; Jeff Senterman; Shilo Williams; James Ellis

Committee Member(s) or Staff Absent: Thomas Snow, Jr.

Staff Present: Barbara Puglisi; Lynn Kavanagh; Tim Cox; Jason Merwin

The meeting was called to order at 10:26 A.M.

Tina Molé made a motion to elect Rich Parete as chairperson of the committee; Innes Kasanof seconded the motion; All in favor

Minutes from the EDC meeting of Tuesday, April 7, 2026, were moved and passed without comment; *all in favor.*

NEW BUSINESS

Loan Update

Barbara presented an update of loan activity, which showed the following:

CFF Loan Activity through 8/31/26 staff indicated there is \$10,000,000.00 in the budget for 2026. Currently there are eight (8) loans committed totaling \$4,562,155 and there are four (4) loans in process totaling \$4,801,000; leaving a budget balance of \$636,845. Barbara stated the actual amount of loans closed since program inception is \$120,096,077. She added the outstanding balance of loans is \$31,879,419.

Barbara presented a chart showing CWC's collateral position of defaulted and delinquent loans to date. The total Default and Delinquent rate are currently 4% and is separated into two categories to show the difference between the two. The Default Risk Rate is 1%, and the Delinquent Risk Rate is 3%.

Barbara presented a chart showing a breakdown of CWC Loans that have been "written-off" to date. The total amount of the write-offs is \$4,428,080. The chart showed that 69.94% of the total amount written off were loans located in Delaware County. Additionally, 21.25% of the write-offs occurred in Ulster County and the remaining 8.81% in Sullivan County. There have been no write-offs in Greene or Schoharie County. She added the chart will be updated to reflect the recent auction once everything has been accounted for.

Barbara presented a chart showing the fund allocation for each county as of June 30, 2026.

Municipal Assistance Loan & Bridge Loan Request – Town of Roxbury

Barbara presented a request from the Town of Roxbury in the amount of \$1,500,000. Barbara stated the town was awarded \$1,800,000 through the Downtown Revitalization Initiative Grant (DRI) to be used for the following projects: Branding and Marketing, Streetscape design, Streetscape construction as well as project and contract management. Rich asked if it was going to the Board today or next month. Barbara answered it will be voted on by the Board this month as the town has already started spending money. Innes stated she wasn't sure if she could support the request. Jason clarified the updated budget balance for the year includes this request. Jason stated he believes the Bridge Loans are some of the best investments CWC can make as they are bringing in State and other funding to the Watershed but added it is affecting the liquidity of the fund.

Innes Kasanof made a motion to approve; Tina Molé seconded the motion; All in favor

Other: Ulster County Moratorium

Barbara stated staff received a loan request from Ulster County located outside of the Watershed. She reminded the committee there is currently a moratorium on loans in Ulster County outside of the Watershed. She stated she will be working with Tim to propose new rules to the committee, so staff does not need to keep placing and removing the moratorium. She stated Ulster County currently has \$1,800,000 in their allocation and that the loan request was for \$1,100,000. staff has not spoken with the potential applicant yet because she wanted to speak with the committee first to see if it was a possibility to fund due to the moratorium being in place. Jason stated the moratorium was put in place by resolution and said there is no current trigger in place to reopen lending to Watershed towns without a resolution to lift it. He added he would like to come up with programs rules that would allow staff to open and close loans outside of the Watershed at a certain threshold to improve efficiency as staff would not have to wait for the program to be opened or closed by resolution. Barbara stated there is a chance Ulster County could end up in the red. Rich asked how that is possible if there are payments coming in. Barbara stated it could happen if funds were approved but it is more than what is allocated. Jason stated staff were still accepting loans located within the Watershed and said it could go in the red just from that. Innes asked if Ulster was low on funds due to the wastewater treatment project. Jason stated the \$6,500,000 allocated from CFF for the project is spread out among the five (5) counties and upon freeing up the funds would receive approximately 20% of it. Barbara directed the committee's attention to the fund allocation chart showing the \$6,500,000 is restricted and is applied across all five (5) counties. Jason stated he believes the \$6,500,000 can hopefully be unrestricted soon. Barbara added once the funds are unrestricted it will go back into the fund by allocation percentage. Rich stated Ulster County is difficult because a majority of the business corridor is located outside of the watershed. A discussion ensued. Jason asked if the committee was comfortable with staff drafting a resolution to lift the moratorium on loans located outside of the Watershed in Ulster County. Innes stated yes and asked if Tim could bring rules before the committee to review to see best how to navigate in the future.

Innes Kasanof made a motion to approve; Tina Molé seconded the motion; All in favor

Other: Funding Allocation/Restriction to Other Programs

Barbara asked Lindsay to bring up the CFF Loan Activity chart for 2026 on the projector. Barbara updated the committee on the loan activity chart. She stated the balance of CFF funds available is \$18,345,938. She added staff have spoken with eight (8) potential applicants in August, there are three (3) applications in process and one (1) intake form currently in process. She stated there is a lot of activity. She informed the committee the Village of Margaretville and Stamford were both awarded a NY Forward Grant and added staff has spoken with a few business in Margaretville who were inquiring about the Bridge Loan program and is anticipating applications in connection with the grant; she stated staff has a meeting this week with the Village of Stamford to talk through CFF programs and added it is likely to receive applications for Bridge Loans for this grant as well. Barbara stated she believes restricting funds for other programs is a detriment to CFF and believes restricting funds for other programs should be reconsidered. She added that the Town of Middletown received a reimbursable grant, and a request is being brought forth under the next agenda item and added it is likely will end up costing CFF money. She reiterated there is an \$18,000,000 CFF balance and added the budget is being presented next month and likely to be set at \$10,000,000 again and with the amount of bridge loan requests is likely to be used which would only leave \$8,000,000. She added while this number is fluid currently as it stands it is less than two (2) years of funding. She stated she investigated what \$59,700,000 would be worth if given today and it is \$124,000,000. She stated while \$60,000,000 sounds like a lot; half of it is invested in bonds and CD's, the other half is outstanding in loan balances which doesn't leave a lot. Jason stated CFF has funded quite a few Bridge Loans as of late, which he thinks is a great benefit to the community but added they make quick use of the yearly budget. Jason added this past year was the first time the budget has been set at \$10,000,000 and it is almost all spent. He added on top of just regular administration CFF supports the DEP Recreational Boating program as well as SBDC and stated he thinks these are good uses, but that money is not made back. Rich stated he believes it is hard to justify asking for additional funding when there are funds in the amount stated in the bank. He stated the Bridge Loans are a huge help to the communities and a driver for economic development and reiterated his first point of asking for additional funding. Jeff stated the Bridge Loans for these Large grants communities have been receiving are transformational and probably couldn't happen without the program and if CWC can affect the change it is an incredible opportunity. Jason stated he is in support of the Bridge Loans but wanted the committee to be aware there could be a limit to how many we could do given the report presented. Barbara added 16 Bridge Loans have been approved. Jeff stated he had heard Jason express this concern in the past and asked if he was looking for something from the committee. Jason answered he and staff just want the committee to be aware of the current figures. Barbara stated CFF has been asked to cover other programs' funding, and it may be something that should be reconsidered in the future. Jeff stated the ability to unlock State Funding to these Municipalities is the highest investment we can make. Jason stated he agreed and added if these bridge loans are done consistently there is a chance there could be no balance and does not want to spring it on the committee. Rich stated this than shows the program is a success and could open other avenues for funding.

Other: Municipal Assistance Loan – Town of Middletown

Jason stated the Town of Middletown was awarded a grant to complete a study for a cluster system. Jason stated he had asked DEP if it was possible to use the interest earned from the program. He stated it is a \$2,000,000 program contract but the contract prohibits the funds from being used for the study. He stated there is approximately \$90,000 in interest earned that cannot be used. Jason stated he told the Town CWC would fund the study while they await reimbursement from DEC. Jason added there are no unrestricted funds besides the CFF. Jason stated he has wanted to do a Bridge Loan at no cost to the Town but because they are a municipality it has to be done as a BAN, he added he did tell the town prematurely that CWC would fund the cost of the study while they await reimbursement not knowing it had to be done this way. Rich asked if the committee had any questions.

Tina Molé made a motion to approve; John Kosier seconded the motion; Shiloh Williams voted no; All else in favor

There being no other business, the meeting was adjourned at 10:51 A.M.

CFF LOAN BUDGET: 2006-2026

Year:	Budgeted:	Amended Budget:	Total Budge:	Approved Loans:	Balance:
2006	\$ 5,000,000.00	\$ 4,000,000.00	\$ 9,000,000.00	\$ 5,181,500.00	\$ 3,818,500.00
2007	\$ 5,000,000.00		\$ 5,000,000.00	\$ 3,675,000.00	\$ 1,325,000.00
2008	\$ 5,000,000.00	\$ 2,000,000.00	\$ 7,000,000.00	\$ 4,740,152.00	\$ 2,259,848.00
2009	\$ 5,000,000.00	\$ 3,000,000.00	\$ 8,000,000.00	\$ 3,603,840.00	\$ 4,396,160.00
2010	\$ 5,000,000.00	\$ 4,000,000.00	\$ 9,000,000.00	\$ 7,831,243.00	\$ 1,168,757.00
2011	\$ 5,000,000.00	\$ 2,000,000.00	\$ 7,000,000.00	\$ 2,724,000.00	\$ 4,276,000.00
2012	\$ 4,000,000.00	\$ 4,000,000.00	\$ 8,000,000.00	\$ 4,276,000.00	\$ 3,724,000.00
2013	\$ 5,000,000.00		\$ 5,000,000.00	\$ 1,812,675.00	\$ 3,187,325.00
2014	\$ 5,000,000.00		\$ 5,000,000.00	\$ 1,405,933.00	\$ 3,594,067.00
2015	\$ 5,000,000.00	\$ 1,000,000.00	\$ 6,000,000.00	\$ 5,164,609.00	\$ 835,391.00
2016	\$ 5,000,000.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 7,666,811.00	\$ 2,333,189.00
2017	\$ 5,000,000.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 5,969,834.00	\$ 4,030,166.00
2018	\$ 5,000,000.00		\$ 5,000,000.00	\$ 1,060,000.00	\$ 3,940,000.00
2019	\$ 5,000,000.00		\$ 5,000,000.00	\$ 2,661,792.00	\$ 2,338,208.00
2020	\$ 5,000,000.00		\$ 5,000,000.00	\$ 2,992,813.00	\$ 2,007,187.00
2021	\$ 5,000,000.00		\$ 5,000,000.00	\$ 4,596,795.00	\$ 403,205.00
2022	\$ 5,000,000.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 8,134,475.00	\$ 1,865,525.00
2023	\$ 5,000,000.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 5,417,194.00	\$ 4,582,806.00
2024	\$ 5,000,000.00	\$ 2,000,000.00	\$ 7,000,000.00	\$ 5,905,590.00	\$ 1,094,410.00
2025	\$ 5,000,000.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 8,687,072.00	\$ 1,312,928.00
2026	\$ 10,000,000.00		\$ 10,000,000.00	\$ 6,363,155.00	\$ 3,636,845.00

Note: 2026 Approved and in Process amount is \$9,363,155

DEP RECREATIONAL BOATING PROGRAM BUDGET

Year	Portable Toilets	Brochures Printing	Rack Card Printing	Advertising	Misc.	TOTAL
2020 Budget	\$ 14,500.00	\$ 8,000.00	\$ 2,000.00	\$ 2,500.00	\$ 5,000.00	\$ 32,000.00
2020 Expense	\$ 8,450.00	\$ 2,386.00	\$ 927.16		\$ 358.30	\$ 12,121.46
2021 Budget	\$ 10,000.00	\$ 3,400.00	\$ 1,400.00	\$ 2,500.00	\$ 10,000.00	\$ 27,300.00
	\$ 9,900.00	\$ 2,488.50	\$ 945.36		\$ 25.00	\$ 13,358.86
2022 Budget	\$ 11,000.00	\$ 3,500.00	\$ 1,500.00	\$ 2,500.00	\$ 8,500.00	\$ 27,000.00
	\$ 16,980.00	\$ 1,835.00	\$ 996.70		\$ 409.00	\$ 20,220.70
2023 Budget	\$ 20,000.00	\$ 2,500.00	\$ 1,000.00	\$ 1,000.00	\$ 5,500.00	\$ 30,000.00
	\$ 16,100.00	\$ 1,963.00	\$ 392.53		\$ 6,533.67	\$ 24,989.20
2024 Budget	\$ 20,000.00	\$ 2,500.00	\$ 1,000.00	\$ 1,500.00	\$ 10,000.00	\$ 35,000.00
	\$ 14,580.00	\$ 2,020.00			\$ 5,282.46	\$ 21,882.46
2025 Budget	\$ 20,000.00	\$ 2,500.00	\$ 1,000.00	\$ 1,500.00	\$ 10,000.00	\$ 35,000.00
	\$ 12,540.00	\$ 1,493.01		\$ 386.00	\$ 5,701.30	\$ 20,120.31
2026 Budget	\$ 20,000.00	\$ 2,500.00	\$ 1,000.00	\$ 1,500.00	\$ 10,000.00	\$ 35,000.00
	\$ 14,000.00	\$ 1,685.70			\$ 666.60	\$ 16,352.30
2027 Budget	\$ 20,000.00	\$ 2,500.00	\$ 1,000.00	\$ 1,500.00	\$ 10,000.00	\$ 35,000.00

Year	Budget Amount	Actual Expensed
2009-2011	\$ 150,000.00	\$ 129,176.84
2012	\$ 65,000.00	\$ 50,520.44
2013	\$ 65,000.00	\$ 51,439.23
2014	\$ 30,000.00	\$ 22,069.58
2015	\$ 30,000.00	\$ 19,284.06
2016	\$ 30,000.00	\$ 18,501.71
2017	\$ 30,000.00	\$ 19,014.20
2018	\$ 30,000.00	\$ 21,495.02
2019	\$ 35,000.00	\$ 19,951.37
2020	\$ 35,000.00	\$ 12,121.46
2021	\$ 30,000.00	\$ 16,058.86
2022	\$ 30,000.00	\$ 20,220.70
2023	\$ 30,000.00	\$ 24,989.20
2024	\$ 35,000.00	\$ 21,882.46
2025	\$ 35,000.00	\$ 20,120.31
2026	\$ 35,000.00	\$ 16,352.30
Total	\$ 695,000.00	\$ 483,197.74



Memorandum

To: Economic Development Committee
 From: Barbara A. Puglisi, Economic Development Director
 Date: October 6, 2026
 Re: Mid- Hudson/ Catskills SBDC Funding

Since 2002 CWC and the Mid-Hudson/Catskills Small Business Development Center (SBDC) have partnered to provide business planning services to small businesses in the West of Hudson Watershed Towns. CWC has provided funding (see below chart) and in kind office space for client consultation valued at \$3,622.56 annually.

CWC Support to SBDC

Approval Date	Resolution Number	Amount	
11/27/2001	468	\$ 32,000.00	
5/27/2003	592	\$ 35,000.00	
9/28/2004	753	\$ 35,000.00	
9/27/2005	903	\$ 40,000.00	
9/26/2006	1064	\$ 40,000.00	
9/25/2007	1214	\$ 40,000.00	
2/25/2008	1284	\$ -	In-Kind
3/3/2009	1487	\$ 40,000.00	
3/2/2010	1697	\$ 40,000.00	
4/5/2011	1890	\$ 40,000.00	
3/6/2012	2062	\$ 40,000.00	
12/4/2012	2226	\$ 40,000.00	
4/1/2014	2453	\$ 40,000.00	
2/3/2015	2625	\$ 40,000.00	
2/2/2016	2817	\$ 40,000.00	
11/1/2016	2963	\$ 40,000.00	
11/7/2017	3189	\$ 45,000.00	
12/4/2018	3441	\$ 45,000.00	
1/7/2020	3692	\$ 45,000.00	
11/3/2020	3932	\$ 45,000.00	
2/1/2022	4323	\$ 45,000.00	
12/6/2022	4629	\$ 45,000.00	
11/7/2023	5077	\$ 45,000.00	
11/5/2024	5500	\$ 45,000.00	
11/4/2025	5904	\$ 50,000.00	
	Total	\$ 992,000.00	

The SBDC would like to continue this relationship and has requested \$50,000.00 for 2027. Staff believe the SBDC is an asset to the business community and recommends continued support for SBDC.



Mid-Hudson/Catskills Small Business Development Center

Hosted by SUNY Ulster, 94 Mary's Avenue, Kingston, NY 12401 (845) 802-9150 sbdc@sunyulster.edu

September 15, 2026

Barbara Puglisi
Economic Development Director
The Catskill Watershed Corporation
669 County Highway 38, Suite 1
Arkville NY, 12406

Dear Barbara,

The economic impact numbers for Catskill Watershed Corporation for fiscal year 2025-2026 to date (10/1/25-9/15/26) are as follows. We served a total of 119 Watershed clients providing 430+ hours of counseling. We recorded approximately \$3.98 million of leveraged investment in the region and recorded 92 f/t and 94 p/t new jobs*.

The local economy continues to be bolstered by many young transplants from the NY Metro Area, and a booming tourist economy.

Since the partnership of the CWC and the Mid-Hudson SBDC began, SBDC counselors have cumulatively counseled 2,261 small Watershed business owners and entrepreneurs with 24,000+ hours of combined service. These clients contributed \$144 mil+ of leveraged investment into the local economy*.

The Mid-Hudson/Catskills Center's performance remains consistent within the state SBDC. Our staff is dedicated as always to the needs and success of the clients we serve in the Watershed and the region.

We value our long-standing relationship with the CWC and gratefully acknowledge your much-appreciated financial support over the years.

Sincerely,

Sam Kandel
Mid-Hudson/Catskills Regional Director
Advanced Certified Business Advisor

(*) Source. - Neoserra, NYSBDC, Albany Central Office.

Morris Hill Recreation Plan Executive Summary

The proposed Morris Hill Recreation Plan builds on years of research, site evaluation, and regional planning that have consistently identified Morris Hill as an important opportunity for trail development, public access, environmental education, and community-centered economic development. Multiple studies have examined the property's recreational potential, existing site conditions, access and parking needs, trail connections, and relationship to nearby community assets. This research provides a strong foundation for supporting the project and advancing it into the next phase of planning, design, and implementation.

- **Greater Catskills Region Comprehensive Recreation Plan** identifies Morris Hill as the location of a proposed hiking trail system on New York City Department of Environmental Protection land across County Route 38 from the Water Discovery Center and DEP/Catskill Watershed Corporation offices in Arkville. The plan anticipates more than five miles of new hiking opportunities and describes the site as having significant potential to become an outdoor recreation hub that attracts visitors, complements the Water Discovery Center, supports local businesses, and serves as a model for other communities.
 - “The trail will use a combination of existing logging roads and newly constructed trails to provide access to the Morris Hill Summit as well as less strenuous hiking opportunities through a series of looped trails. The trail will add to the recreational opportunities of visitors to the Water Discovery Center and compliment the planned interpretive trail around the center. This unit and location in Arkville have great potential of becoming a hub for outdoor activities and a model for other towns to use. This hub will bring people into the area and have positive economic impact for the town. The length of the trail is yet to be determined, but it is expected to provide over 5 miles of new hiking trails.” (pg. 52)
- **Enhanced Outdoor Recreation and Public Access Plan for the Upper East Branch** documents the Morris Hill Unit as a publicly accessible DEP property currently used for hiking, hunting, and trapping. Although the property does not have marked trails, existing logging roads offer a practical foundation for a formal trail network. The plan also examines several potential connections between Morris Hill and the Water Discovery Center, including a trail across Town of Middletown property that could avoid privately owned land.

- Importantly, this plan identifies parking and safe access as the principal challenges facing the site, “currently the biggest drawback to accessing the Morris Hill Unit is the lack of safe and accessible parking. The parking options now are either along County Rte 38, or pulling off onto lands which may or may not be legal...” (pg. 63)
- The **CGR Report** highlights the importance of “trail town” strategies that connect recreation assets with local businesses and community centers. Using the Ashokan Rail Trail as a model, the report explains how managed recreation can generate economic benefits, encourage environmental education, promote “Leave No Trace” practices, and build long-term watershed stewardship. “This active recreation management creates measurable community benefit while maintaining environmental protection - precisely the dual-purpose approach stakeholders across all sectors advocated for.” (pg. 165)
 - The CGR Report also supports a collaborative and evidence-based planning process. It highlights the evolution toward community-responsive land and resource management, including formal municipal participation, local approval, governmental coordination, baseline resource monitoring, visitor-use data, and adaptive management. These principles can guide the development of the Morris Hill Recreation Plan by ensuring that future improvements respond to community priorities, environmental conditions, visitor needs, and watershed-protection objectives.
- The **McKinsey Report (playbook)** provides additional support for this direction by identifying a potential role for NYCDEP in, “support targeted upgrades such as signage, trail connectivity, and bicycle-friendly improvements on corridors such as Route 28A, act as a coordinator with partners such as MTA, and act as a partner in the strategic planning of tourism circuits” (pg. 43). Morris Hill offers a practical opportunity to apply these recommendations at a site that has already been studied and identified as having strong recreational and community-development potential.
 - The report also identifies opportunities to strengthen the Catskill Fund for the Future (CFF) as a catalytic funding vehicle that can help communities leverage larger state, federal, and private investment. CFF could be used to support trail-town initiatives, recreation-hub infrastructure, visitor amenities, wayfinding, environmental education facilities, and connections between outdoor recreation assets and local business districts. Prioritizing investments that strengthen recreation destinations such as Morris Hill and the Water Discovery Center would align with broader recommendations to target strategic growth areas, enhance community vitality, and create sustainable economic benefits throughout the watershed region. (pg. 18)

The Morris Hill Recreation Plan is strongly supported as a well-grounded investment in public access, watershed stewardship, community vitality, and regional outdoor recreation. With appropriate environmental review, community participation, and agency coordination, the project can establish a new recreational hub in Arkville and Margaretville, with Morris Hill and the Water Discovery Center as the leading recreational and educational hub while providing a replicable model for other communities throughout the Catskills.

Together, these recommendations establish a vision for a recreational hub destination that includes:

- A formal trail system using existing logging roads and new trail segments
- Access to the Morris Hill summit and surrounding viewpoints
- Shorter and less intense loop-trail opportunities
- A safe and clearly designated parking area
- A physical connection to the Water Discovery Center
- Potential connections to the East Branch of the Delaware River
- Interpretive and environmental education opportunities
- Improved signage, wayfinding, and visitor information
- Connections between outdoor recreation and local businesses
- A framework that could be used by other Catskill communities

