



Southern Maine Planning and Development Commission

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SMPDC Region

- Referred to as the "Gateway to Maine" the region contains both urbanized areas, (such as Biddeford/Saco and Sanford) rural villages/towns, summer resorts and a coastline of approximately 300 miles. It is connected to a number of cities through I-95 and modes of public transportation, including the "Downeaster" Amtrak service. The southern tip of the region in Kittery is 60 miles from downtown Boston.
- Towns ranging in size from 300 people to 22,000

SMPDC Brownfields Program

- Started in 2004 with a Hazardous Substance Assessment Grant
- \$1.7 million in Hazardous Substance and Petroleum Assessment Funds
- Completed over 25 Phase I and Phase II Assessments
- \$6.67 million in Brownfields Cleanup Revolving Loan Funds from regular and supplemental loan funds
- Funded ten loan projects and ten subgrants

Brownfields = Economic Development



Unique Aspects of SMPDC's Brownfields Program

- Use Assessment Program to “graduate” RLF clients
- Actively work with EPA and Maine DEP to make the program user friendly to developers and municipalities
- Create a broad portfolio of projects – housing, parks, public spaces, ,mixed use, commercial/industrial
- Focus on projects that support downtown redevelopment efforts – whether a village or urbanized downtown

RLF Program/Management

- SMPDC did not have any underwriting capacity at the time, no loan software, no experience with financial management of loan fund
- Longstanding relationship with BSAEDC on other issues
- Collaboration was welcomed by both Boards and the region as a whole
- Own RLF Committee /some education needed
- Now have essentially merged accounts within one bank
- MOU for services
- Has actually led to other loan programs for both organizations

Loans

- Total of about 3.5 million in loans
- Range in size from 160k to 1.2 million.
- Loans predominantly for large mill complexes – phased projects. One project has over 1.5 million sq ft of mill space.
- One loan to a municipality (no underwriting)
- Generating about 220k of program income per year
- Looking to make smaller loans available using program income (ie less than 50k)
- Developed new criteria for use of program income, including loans (ie if requesting grant funds may need to take ½ as loan)

Grant and Loan Process

- Completion of an eligibility application
- Is the applicant an eligible entity?
- Are the proposed activities eligible?
- Petroleum eligibility approved by Maine Department of Environmental Protection
- Hazardous substances eligibility done in conjunction with EPA

Grant and Loan Process

- After approval of eligibility application a full application is required.
- Full application asks for a more detailed description of the project, project timeline and project budget.
- Contains list of required financial information for loan projects.
- Full application is submitted to QEP for review.

Grant and Loan Process

Grant

- Completion and approval of eligibility and full applications.
- Approval by QEP for project eligibility.
- Applicant makes presentation to SMPDC Executive Committee.
- SMPDC Executive Committee approves or denies request.

Grant and Loan Process

Loan

- Completion and approval of eligibility and full applications.
- Approval by QEP for project eligibility.
- Loan request underwritten by BSAEDC.
- RLF Committee meets and makes recommendation to SMPDC Executive Committee to approve or deny loan.
- SMPDC Executive Committee approves or denies request.

Accounts

Segregate Accounts

- “Closed” RLF Account
- “Open” RLF Account
- Assessment Account



South Berwick Public Library

SMPDC EPA Assessment and RLF funds

Town of South Berwick

Friends of South Berwick Library Fundraising

In-kind services from local businesses









Waterhouse
Center

Waterhouse
Center

51



North Berwick Woolen Mill

- MSHA subsidy (soft second)
 - State Historic Tax Credits
- Federal Historic Tax Credits
- Tax Increment Financing
- MSHA Low Income Housing Tax Credits (4%)
- SMPDC EPA Brownfields Grant





North Dam Mill

- SMPDC EPA Brownfields Revolving Loan fund
- Private financing

Experience is the name
everyone gives to their
mistakes.

Oscar Wilde

Pepperill Mill Campus