

**Business of the Village Board
Village of Saranac Lake**

BILL #: 7-2026

SUBJECT: Water Sewer Grant and Loan Program

FOR AGENDA: 1/12/2026

DEPT OF ORIGIN: Trustee White

DATE SUBMITTED: 1/8/2026

Resolution authorizing the creation of an Emergency Water and Sewer Grant and Loan Program

MOVED BY: Ryan SECONDED BY: Scollin

VOTE ON ROLL CALL: To Table

MAYOR WILLIAMS yes

TRUSTEE BRUNETTE yes

TRUSTEE RYAN yes

TRUSTEE SCOLLIN yes

TRUSTEE WHITE yes

**RESOLUTION AUTHORIZING THE CREATION OF AN EMERGENCY WATER
AND SEWER GRANT AND LOAN PROGRAM**

WHEREAS, the Village of Saranac Lake operates municipal water and sewer systems funded through fees paid by users; and

WHEREAS, from time-to-time users experience unexpectedly large water and sewer bills due to leaks, breaks and other circumstances; and

WHEREAS, users with unexpectedly large water and sewer bills will occasionally request partial or full forgiveness of their fee from the Board of Trustees; and

WHEREAS, the Board of Trustees is prohibited by law from forgiveness of water and sewer fees; and

WHEREAS, the Board of Trustees seeks to balance the needs of all ratepayers while showing empathy and support to certain owners who experience extraordinary circumstances.

THEREFORE BE IT RESOLVED, the Board of Trustee intends to establish an emergency water & sewer grant and loan program funded through its community development fund to assist rate payers with emergencies, and

BE IT FURTHER RESOLVED, the Board of Trustees directs the Village Manager to develop and present program guidelines to the Board for consideration and approval, and

BE IT FURTHER RESOLVED, the guidelines shall include the following:

1. The program is limited to accounts for properties located within the Village of Saranac Lake.
2. The program is limited to the primary residence of the applicant.
3. The grant or loan shall be transferred directly between the community development fund and the water and sewer funds so that the water and sewer funds are made whole.
4. **Grant Eligibility & Criteria:** One time grants may be considered for the following account holders:
 - a. Households at or below 80% of the median household income for Franklin and Essex counties whichever is higher,
 - b. Households where the owner is disabled,
 - c. Households where the owner is 65 years or older.
 - d. The amount of the grant shall be equal to the current charge minus the average charge from the last 4 quarters. Will only be available for a quarterly charge that is at least 25% higher than the 4 quarter average.

5. **Loan Eligibility & Criteria:** One-time loans may be considered for all account holders within the Village of Saranac Lake.
 - a. Loans may be considered for terms of 1, 2 or 5 years and a fixed interest rate of 2%.
 - b. The amount of the loan shall be equal to the current charge minus the average charge from the last 4 quarters. Will only be available for a quarterly charge that is at least 25% higher than the 4 quarter average.
6. Upon receipt of an application the Village Manager or designee shall determine whether the application meets the criteria, if so, the application shall be approved by the Village Manager.