



**Our Team would like to wish you and your families a very Happy Holiday & a Safe and Happy New Year!**



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**HERE IS AN UPDATE OF WHAT'S HAPPENING AT KVCOG**

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**TRANSFER STATION  
FEE SCHEDULE WORKSHOP**



## **KVCOG TRANSFER STATION FEE SCHEDULE WORKSHOP**

ALIGNING FEES • REDUCING CROSS-TOWN DUMPING • STRENGTHENING REGIONAL CONSISTENCY

21 January 2026 | KVCOG Conference Room  
3:00 PM - 4:00 PM | 17 Main Street, Fairfield

Municipalities across the region are facing increasing pressure from rising disposal costs, inconsistent user fees, and haulers or contractors choosing cheaper facilities. This workshop will bring transfer station managers, public works directors, and town officials together to compare fee schedules, identify gaps, and explore ways to promote fairness, equity, and financial sustainability across the region.

### Who Should Attend:

- Transfer Station Managers
- Public Works Directors
- Town Managers / Admin Staff
- Solid Waste Committee Members
- Finance Staff involved in budgeting for solid waste

RSVP to: Olivia Kunesh, Environmental Coordinator -  
okunesh@kvkog.org or (207) 453-4258



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## **BUSINESS FINANCING**

# Business Financing at KVCOG

## Business Eligibility Requirements

- ◇ The business must be located in Kennebec, Somerset, or Western Waldo Counties.
- ◇ The business must be unable to finance the project through traditional funding sources or other Federal, State, or local programs.



## Loan Eligibility Requirements

We will look for the following elements when considering a loan request:

- ◇ A written business plan.
- ◇ Good character and management capability.
- ◇ Collateral sufficient enough to secure the loan.
- ◇ Good internal financial records and cash-flow management.
- ◇ Reasonable assurance that earnings will be sufficient to pay all obligations.
- ◇ A meaningful stake in the business and amount of cash equity invested.

## KVCOG as a Public Lender

What is the difference between a private lending institution and public lending agencies like KVCOG?

### Similarities:

- ◆ Credit and underwriting analysis to assess risk.
- ◆ Established policy & procedure to service loans.
- ◆ Provide funds that borrowers need to accomplish goals.

### Differences:

- ◆ Public lenders like KVCOG are not profit driven like conventional lenders.
- ◆ KVCOG lends to promote the common good.
- ◆ KVCOG utilizes funding sources that set economic development and job creation/retention as goals.
- ◆ KVCOG can set lower interest rates, longer terms, and accept higher risk than conventional lenders.

### Eligible Use of Funds:

- ◇ Start-up Operating Costs
- ◇ Real Estate Acquisition
- ◇ Building Improvements
- ◇ Furniture & Fixtures
- ◇ Equipment
- ◇ Inventory & Supplies
- ◇ Working Capital
- ◇ Debt Refinancing

### Loan Criteria:

**Loan Amounts:** Up to \$200,000 (more can be considered on a case by case basis).

**Interest Rates:** Fixed competitive rates.

**Terms:** Typically 15 years or less based on the business cash flow and the useful life of the financed assets.

**Security/Collateral:** Assets being financed and other collateral, personal assets, and personal guarantees

For more information contact:  
KVCOG's Operations & Program Services Administrator, Maggie Camden at  
[mcamden@kvkog.org](mailto:mcamden@kvkog.org)  
or at (207) 453-4258 ext. 221

# MUNICIPAL FUNDING OPPORTUNITIES TO SUPPORT HOUSING LEGISLATION

The Housing Opportunity Program, within the **Maine Office of Community Affairs** (MOCA), has funding to support municipalities with implementation of recent housing legislation: **LD 1829**, **LD 997**, **LD 427**, and **LD 1184**. The Program anticipates providing this funding to municipalities over the course of 2026 in multiple rounds.

*Municipalities can receive funding assistance for LD 1829, LD 997, and LD 427 in one of the following three rounds:*

**Round 1:** Applications and Program Statement for grant funding open in early January 2026, with awards anticipated to be made in March 2026, with an expected start date of April 1, 2026. Municipalities may apply for up to \$15,000 to amend land use ordinances to comply with LD 1829, LD 997, and LD 427. Round 1 will prioritize municipalities that adopt ordinances through a town or city council form of government, but town meeting towns may still apply.

**Round 2:** This round of funding and a Program Statement are anticipated to open in early March 2026 and remaining open on a rolling basis through May 2026 until all funding has been allocated. A municipality will be eligible to receive a one-time payment of up to \$10,000 through an invoicing system to amend land use ordinances to comply with LD 1829, LD 997, and LD 427.

**Round 3:** This round of funding and a Program Statement are anticipated to open in July 2026 and remaining open on a rolling basis through September 2026 until all funding has been allocated. A municipality will be eligible to receive a one-time payment of up to \$10,000 through an invoicing system to amend land use ordinances to comply with LD 1829, LD 997, and LD 427.

Additionally:

- Between January and early May 2026, there will be reimbursements available for municipalities with 4,000 or more residents to complete the data collection and reporting outlined in LD 1184. More information to come in early 2026.
- There will be a guidance document for LD 1829 available later in January. Guidance documents for **LD 1829, LD 997, and LD 427 are anticipated to be released later in January.**
- Also in late January, the Housing Opportunity Program will be holding training and informational sessions for municipalities related to these bills.

Questions? Please reach out to the Housing Opportunity Program at [housing.moca@maine.gov](mailto:housing.moca@maine.gov)

For more information contact:  
KVCOG's Senior Planner, Jessica Cobb at [jcobb@kvcog.org](mailto:jcobb@kvcog.org)  
or at (207) 453-4258

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## REGIONAL CODE ENFORCEMENT PROGRAM

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## IS YOUR MUNICIPALITIES COMPREHENSIVE PLAN OVER 10 YEARS OLD?

Communities complete Comprehensive Plans for a variety of reasons. At their most basic level, it is to prepare for the future. A comprehensive review of community issues and policies promotes

discussion among neighbors and can help communities avoid problems that sometimes occurs when community decisions are made in a piecemeal fashion.

A comprehensive plan is a guide to the future for the town. It is not an ordinance or a set of rules, it is instead a guide for the town government to move in the direction the people want. It provides a map indicating what direction the town wants to go in over the next 10 years, and it also provides a “snapshot in time” of the town. Good planning makes good communities.

**A good Comprehensive Plan should enable a community to:**

- Sustain rural living and a vibrant village center
- Preserve a healthy landscape and a walkable community
- Balance economic prosperity with quality of life
- Protect working waterfronts and/or community farms
- Develop a discussion among neighbors
- Develop a basis for sound decisions in town management

**Financial Incentives:**

State Law and various agencies have established incentives for communities to develop Comprehensive Plans. Over \$80 million is awarded through 25 state grant and loan programs that either require or encourage applicants to have a consistent comprehensive plan. These include:

- DECD Funds / Community Development Block Grants (CDBG)
  - Housing Assistance - \$500,000
  - Home Repair Network - \$1million
  - Public Infrastructure - \$1million
  - Downtown Revitalization - \$300,000
  - Public Service Grant - \$50,000
- Land for Maine’s Future - Multiple grants of \$25,000
- Land and Water Conservation Fund - \$500,000
- MDEP 319(h) Non-Point Source Protection Grants - \$50,000 - \$150,000
- DEP State Revolving Loan Fund - \$200,000
- MDOT Village Partnership Initiative – Varies by Project but at least \$50,000+
- MDOT Stream Crossing grant - \$200,000

**More than \$4 million is available to towns with a consistent Comprehensive Plan!!!**

For more information on **Comprehensive Plans**  
please reach out to Jessica Cobb, Senior Planner at [jcobb@kvcog.org](mailto:jcobb@kvcog.org)

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Please reach out to any of the **KVCOG Team** if you need assistance or if you have questions about any of our services.

We are here for you!

~Joel, Diana, Grainne, Jeff, Jessica, Jessie, Maggie, Melanie, Olivia and Turner~

Kennebec Valley Council of Governments | 17 Main Street | Fairfield , ME 04937 US

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