

Projects Committee Meeting
March 13th, 2025
8:00 A.M.

Tom Armao, Chair • Blake, Elliott, Vice Chair
Patricia Kennedy • Andrew Marietta • Tim Johnson

Jody Zakrevsky, CEO • Meaghan Remillard, Director of Finance and Administration
Jordan Allen, Administrative Assistant • Joseph Scott, Bond Counsel
Kurt Schulte, Agency Counsel

- Chair's Comments
- Project Trackers
 - Richfield Springs
 - Oneonta Railyards – nothing new in February
- New and Unfinished Business
 - 2024 Annual Report
 - Inventory of Available Sites
<https://www.waynecountyny.gov/264/Sites-Buildings>

Project Overview

Project Title	Richfield Spring Eco-Business Park
Project Description	<p>Development of Richfield Spring Eco-Business Park to accommodate Crystal Mountain Properties will develop a 22-acre business Park in Richfield Springs Otsego County with 85,000 square feet of manufacturing space in two separate buildings to house Ruby Lake Glass and Andela Products business expansions.</p> <p><i>2024 Phase: Site Development</i> The project will consist of site preparation and extension of necessary utilities to the Park, including site clearing and earthwork, construction of an access road, installation of a wastewater collection system, and extension of water service, a gas main, and electrical service.</p>
Key Objectives	<ul style="list-style-type: none"> • Prepare Site for Sale or Lease • Provide for at least 3 new businesses to relocate or expand into the Richfield Springs Business Park
Target Completion Date	Spring 2025.
Estimated Total Investment	\$2,400,000
Owner	Jody Zakrevsky
Stakeholders	Andela Products/Ruby Lakes Glass, NYS ESD
Status	Under Construction.
Project Flags/Concerns/Updates	<ul style="list-style-type: none"> - PSC staff have received all the information they need (finally). They have no further comments therefore they are passing the resolution for approval to the Commission for their review and approval to go on an agenda. The hope is still that this will be on the March 20 commission agenda. Since the Commission assembles the agenda, PSC does not know if this item will be placed on the consent agenda. They did say that there were similar resolutions before, and they were on a consent agenda. - Anjo Construction is looking to resume work in the spring. - Did speak with our EDA project engineer and he indicated that the project was reviewed and found to be in keeping with the new executive orders and should be paid soon. - The County of Otsego did approve an interest free loan of \$600,000. The Agreement was signed on 3/12/2025. The County Attorney is now working on the promissory note.

DA Objective ROI

Employment Impact	15 new jobs
IDA Revenue (One-Time)	\$250,000 (sale of site) To Be Determine by Appraisal

IDA Revenue (Recurring)	\$ To Be Determined – vacant sites could be leased to companies
Business Relationship Impact	Low Enhancing relationship with Ruby Lakes Glass/Andela Products
Community Engagement Impact	Low Village and town communication through project process.

Partnerships

Project Partnerships	Andy Ye, Project Engineer, EDA Michael N’Dolo, MRB Group Alyson Slack, MRB Group Cynthia Andela, Andela Products Jonathan Gross, Ruby Lake Glass Ken Ellsworth, Keystone Associates Mark Parker, Keystone Associates Richfield Springs Town Board Richfield Springs Village Board
Post Project Partnerships	IDA, the Village, the Town and Andela Products and Ruby Lake Glass

Grant Management

Grant ID	93220 - Approved
Grant Amount	\$325,000
Source Agency	NYS Empire State Development
Details	Grant funds are for sewer and water infrastructure
Requirements	Grant Funds can only account for 70% of total project costs.
Expiration Date	August 28, 2025

Grant ID	01-01-14979 - Approved
Grant Amount	\$1.2 million
Source Agency	Federal EDA
Details	Grant funds are for sewer and water infrastructure
Requirements	Grant Funds can only account for 70% of total project costs.
Expiration Date	August 28, 2025

Grant ID	Project ID: 67423
Grant Amount	\$500,000

Source Agency	Appalachian Regional Commission
Details	To be added to EDA funding
Requirements	EDA must approve payments on behalf of ARC
Expiration Date	August 28, 2025

Budget and Funding

Project Expenses	Target Amount	YTD Actual 11/25/2024	Grant Funding Amount	YTD Actual
Administrative and Legal Expenses	\$59,000		\$325,000 - ESD* \$1,200,000 – EDA**	
Architectural and Engineering Fees	\$18,000		\$500,000 – ARC***	
Construction Supervision and Grants Management	\$100,000	\$27,055.33 \$10,361.00	\$375,000 – IDA	
Construction	\$1,910,000	\$860,192.08		
Contingencies	\$313,000			
Contingencies	\$500,000			
Totals	\$2,400,000	\$897,608.41	\$2,400,000	

*Approved

*Approved

***Approved 4/10/23

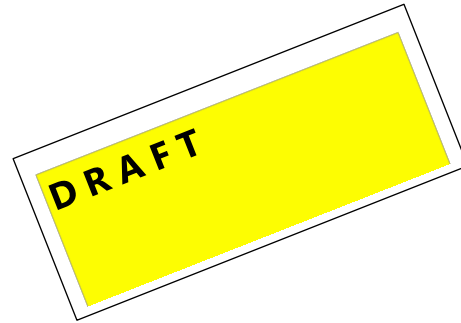
Project Milestones

Project Milestones	Target Start	Target End	Status	Actual Start	Actual End
Water and Sewer Memorandum of Agreement	3/11/24	3/24/24	With Attorneys	10/14/20	11/20/2024
Extension of Natural Gas	10/14/20	9/3/22	NYS PSC held public hearing.	6/5/2024	???
County Loan	6/2/21	12/15/22	Determination of Need		
DEC Permit Approved	9/1/22	9/30/22	DEC permit issued.	4/29/2024	4/28/2029
DOT Permit	2/8/2024	6/1/2024	DOT permit issued.	7/3/2024	10/31/2024
NYS Department of Health	8/1/2024	9/15/2024	Permitted Needed	8/15/2024	10/25/2024
Construction Contract Award	6/15/2024	9/30/2024	Awarded	5/21/2024	5/21/2024
Pre-Construction Conference	5/1/23		Completed	5/28/2024	5/28/2024
Contract Extension Request	5/23/2024	6/17/2024	Approved Extension until August 28, 2025	5/23/2024	11/26/2024
Construction	4/1/24	5/15/2025	Underway	7/29/2024	
Drawdown Request No. 1, 2 and 3 from EDA			Pending Approval	11/21/2024	12/21/2024

PROJECTS FROM JANUARY 2018 - PRESENT

										2021 Q1			
										25			
										Strategy			
Project ID	Project Description	Owner	Board Lead	Private Partner (Y/N)	Estimated Investment	Available Funds	State Funds (Y / N)	Project Status	Project Category	25	Target Completion Date	Revised Completion Date	NEXT STEP
BUILDING-E	Siemens Building	MM	JL	Y	\$ -	\$ -	N	ACTIVE	BUILDING	E	2021 Q2	2024 Q3	Rented to Apple Converting
SITE-E	Soccer Fields/OYSA		BH	N	NA	\$ -	N	ACTIVE	SITE	E	2017 Q1		None
Inactive	Broadband			Y	unknown		Y	ON HOLD	INITIATIVE	D	unknown		Working with ST 8
IN-3	Wi-fi Hotspots	JZ		N	\$ 570,000.00	\$ 307,000.00	Y	ACTIVE	INITIATIVE	I	2021 Q3	2024 Q3	Reimbursed MidTel
SITE-I	Schenevus Site		CR	?	\$ 370,000.00		Y	ON HOLD	SITE	I	MID 2018	Unknown	Project On Hold.
SITE-E	Oneonta Rail Yards	JZ	SH	?	\$ 1,100,000.00		Y	ACTIVE	SITE	E	2024		SEQR and Comp Plan Completed. Clean-Up of Site E 2021 Q2 and Feasibility Study of Community GeoThermal 2023
SITE-E	Oneonta Business Park (Site Development)	MM	CG	N	\$ -		N	ACTIVE	SITE	E	ASAP		
C-3	Corning Plant Expansion2	JZ		Y	\$ 14,700,000.00	\$ 750,000.00	NY	ACTIVE	BUSINESS	I	2022 Q3	2022 Q3	Construction Completed.
C-4	Corning Plant Expa 3	JZ		Y			Y	Planning	PLAN				
BB-1	Brooks Bottling	JZ	TA	Y	\$ 14,000,000.00	\$ 1,750,000.00	NY	ON HOLD	BUSINESS	I	2023 Q4		CDBG Application Started
SPS-1	Systematic Power Systems	JZ		Y	\$ 4,000,000.00	\$ 750,000.00	Y	ACTIVE	BUSINESS	D	2020 Q3		Excelclor Tax Credit Withdrawn
RS-1	Andela Products Exp.	JZ	TA	Y	\$ 4,930,000.00	\$ 950,000.00	Y	ACTIVE	BUSINESS	D	2021 Q4	2025 Q3	Waiting on Subdivision.
RS-2	Richfield Ind. Park	JZ		y	\$ 2,400,000.00	\$ 1,525,000.00	Y	ACTIVE	BUSINESS	E	2021 Q4	2025 Q2	In Construction.
CDBG-3	Micro-Enterprise Grants	MM		N	\$ 200,000.00	\$ 200,000.00	Y	ACTIVE	BUSINESS	M			Project Completed
Lofts-1	Dietz Street Lofts	JZ	Mayor	Y	\$ 7,000,000.00	\$ 900,000.00	Y	ACTIVE	HOUSING	I	2021 Q3	2023 Q4	Project to Be Completed 2023
E-1	Community Geothermal	JZ		N	\$ 100,000.00	\$ 100,000.00	y	ACTIVE	STUDY	I	2021 Q4	2023 Q1	NYSERDA Feasibility Study
DM-1	Digital Marketing	MM		Y	\$ 62,500.00	\$ 10,000.00	Y	ACTIVE	Marketing	E	Ongoing		
ARC-1	Innovation Center	TG		y	\$ 3,500,000.00		y	ACTIVE	STUDY	E	ongoing		ARC Approved Extension.
CDBG-4	Ioxus Expansion	JZ		Y	\$ 2,020,000.00	\$ 2,020,000.00	Y	ACTIVE	BUSINESS	M			Scheduled to finish Dec 2024
B	ASATI Expansion	JZ		y	\$ 800,000.00	\$ 800,000.00	Y	ACTIVE	Husing	M	2023 Q4	2023 Q4	Project Completed.
OH-1	Ford Block Restoration	JZ		Y	\$ 6,600,000.00	\$ 6,600,000.00	y	ACTIVE	HOUSING	M	2023 Q4	2024 Q2	Project Completed.
H-2	Chestnut Crossings	JZ			\$ 3,250,000.00	\$ 325,000.00	N		Housing	M	2024 Q1	2023 Q4	Project Completed.
H-3	Hampton Hotel	JZ		Y	\$ 20,000,000.00	\$ 20,000,000.00	N	ACTIVE	BUSINESS	E		2025 Q3	Proect In Construction.
ESD-2	ASATI Expansion II	JZ		Y	\$ 1,200,000.00				BUSINESS	D			In Planning Stage
CDBG-5	Micro-Enterprise Grants	MM		Y	\$ 330,000.00	\$ 330,000.00	Y	ACTIVE	BUSINESS	E			
CDBG-6	216 Main Street, Oneonta	MM		Y	\$ 450,000.00			ACTIVE	BUSINESS	E			
obp	SALE OF PROPERTY	JZ		Y	\$ 850,000.00		N	ACTIVE	SITE	M	2024 Q4	2025 Q3	summer 2025
RHR	Roundhouse Road Construction	JZ		Y	\$ 200,000.00		N	ACTIVE	SITE	M	2024 Q3	2024 Q3	Project Completed.
H-3	Asteri Housing	JZ		y	\$ 23,800,000.00	\$ 23,800,000.00	n	ACTIVE	Housing	M	2025 Q2	2025 Q3	Approved Pilot Agreement

Otsego Now



2024 Annual Report



Otsego Now: the vibrant force that inspires progress in economic development in Otsego County and to foster opportunity for people to create meaningful lives for themselves and family.

March 2025

Message from the CEO

I would first like to thank the Otsego County Board of Supervisors for their continued support of our office and efforts. At the end of 2024, they appropriated \$225,000 of their funds for our agency and this year, they offered a \$600,000 interest free loan for our construction projects. Thanks.



We will continue to provide services for our business community that you will be proud of.

For the first time in many years, Otsego Now has begun various construction projects to provide sites for future businesses. In Richfield Springs, Otsego Now in 2024 spent some \$1.1 million of a \$2.4 million expansion of water, sewer, and natural gas for a new business park.

We have also teamed with the Otsego County Highway Department to repave Roundhouse Road in the Oneonta Railyards Business Park at a cost of around \$200,000. The County provided design work, used milled asphalt to provide the base layer, and installed several culverts. Thanks, DPW.

To make the Oneonta Business Park shovel ready for a new manufacturing company, Otsego Now also undertook a Phase III Artifact Remediation Study which was approved by NYS Historic Preservation. Actual remediation will begin in the spring of 2025. 2024 was the year of construction.

TABLE OF CONTENTS

Board of Directors...	2
Who We Are.....	3
Otsego Now Financial Condition.....	4
Advanced Biotech...	7
Springbrook Ford Block Restoration.....	8
Micro-Enterprise Grants.....	9
Springbrook's Ford Complex Restoration.....	9
Richfield Springs Eco-Business Park.....	10
Railyards Geo-Thermal Study.....	11
Roundhouse Road Resurfacing...	12
Ioxus Expansion....	13
Skyline Hospitalities Hampton Inn.....	14
ASATI Expansion...	15
217 Main Street Housing In Cooperstown....	16
Oneonta Business Park.....	17

2024 Board of Directors



CHERYL ROBINSON, CHAIR



DAVID ROWLEY, V. CHAIR



THOMAS ARMAO, SEC.



JEFF LORD, TREASURER



Tim Johnson



ANDREW MARIETTA



PATRICIA KENNEDY



CRAIG GELBSMAN, SEC.

Otsego Now

Otsego Now is the umbrella organization for several economic development entities serving Otsego County and includes the Otsego County Industrial Development Agency, the Otsego County Capital Resource Corporation, and the Oneonta Railyard Local Development Corporation.

It is a nine-member Board appointed by the Otsego County legislature which governs each agency.

The Agency's auditors are Mostert, Manzanero, and Scott of Oneonta, New York.

The Agency's bond counsel is Mr. A. Joseph Scott of Hodgson Russ, Albany, New York and its general counsel is Mr. Kurt Schulte of Oneonta, New York.



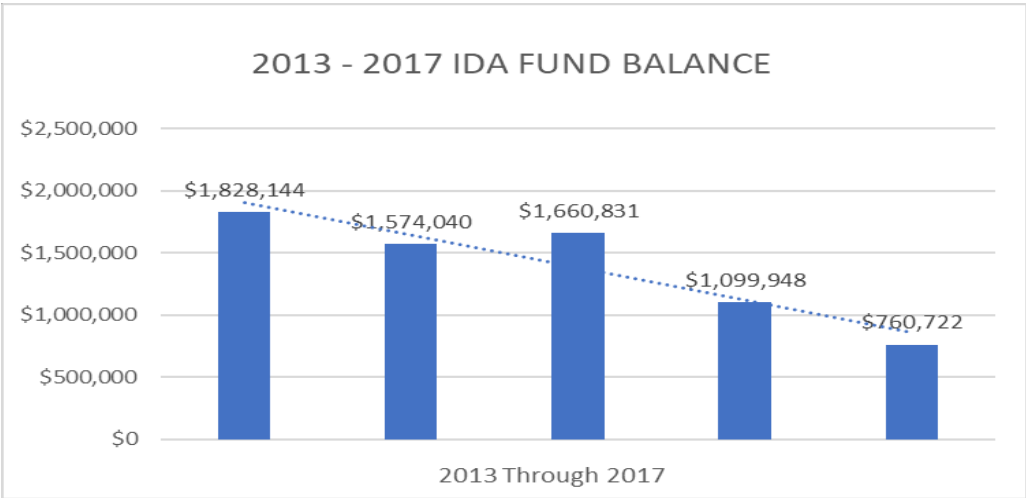
OTSEGO now
HUB FOR ECONOMIC PROGRESS

Otsego Now provides through the IDA the following business incentives and support programs:

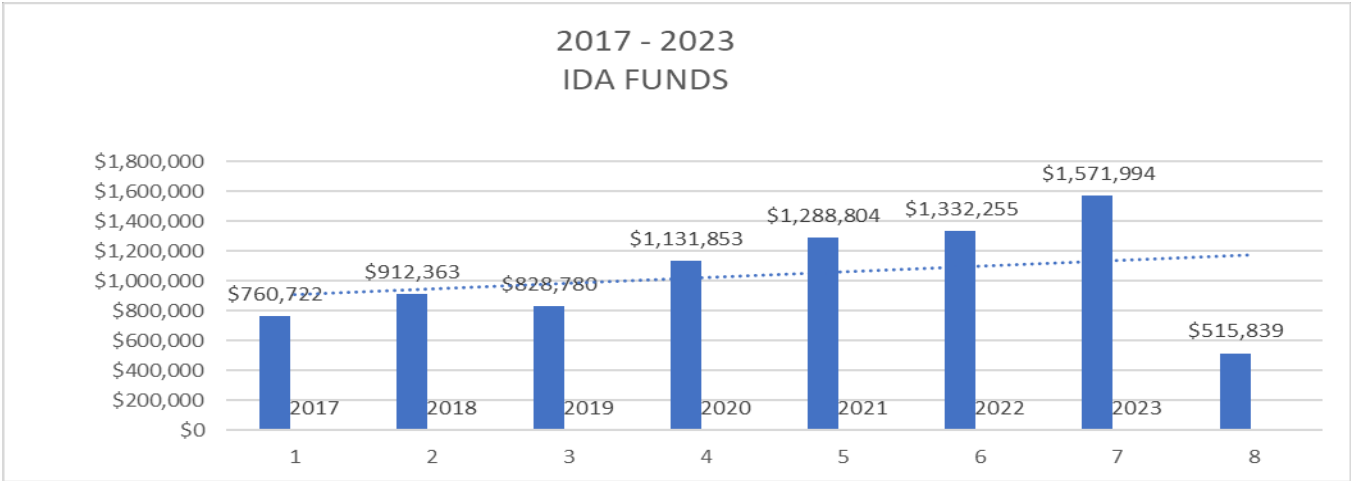
- Sales Tax Exemptions for manufacturing companies
- Exemptions from real property mortgaging recording fees
- Abatement of real property taxes through payment-in-lieu-of-tax agreements (PILOTs)
- Grant application assistance for capital projects
- Grant application assistance for job creation
- Company specific and general workforce readiness training
- Tax-exempt bond financing for manufacturing expansion
- Tax-exempt bond financing through our Capital Resource Corporation for not-for-profits (i.e. colleges, universities and hospitals) building expansion and acquisition.

OTSEGO NOW'S FINANCIAL CONDITION

In 2013, the IDA had \$1.8 million in checking, CD's, and Money Market Accounts. Over the next four years, that number dropped to \$760,722.



The County of Otsego's Industrial Development Agency has seen an 200% increase in funds over 6 years.



However, during 2024, the IDA fund balance dropped from \$1,571,994 to \$515,839. This was due to the Agency undertaking several construction projects during 2024 – a notable change in getting projects to move ahead. The following is the major list of projects undertaken in 2024.

**Town of Richfield Eco-Business Industrial Park
Costs Paid in 2024**

Contractor	Contract Amount	Paid to Date
Barton & Loguidice	\$ 23,010.00	\$ 10,361.00
Hunt Engineers	\$ 157,373.00	\$ 27,055.33
Keystone Associates	\$ 39,035.00	\$ 62,986.79
Anjo Construction	\$1,692,611.11	\$997,275.26
DEC Permit	\$ 1,000.00	\$ 1,000.00
NYS DOT Permit	\$ 550.00	\$ 550.00
Natural Gas & Electric	\$ 300,000.00	\$ 0
Additional Wetland Delineation	\$ 4,670.00	\$ 4,670.00
Portable Generator	\$ 35,000.00	\$ 0
Capital Energy Partners LLC	\$ 21,000.00	\$ 30,000.00
Hodgson Russ Attorneys	\$ 5,000.00	\$ 4,633.53
Sub-Total	\$2,359,579.11	\$ 1,138,531.91

Oneonta Business Park (Pony Farm Industrial Park)

Birchwood Archaeological Services	\$ 41,025.00	\$ 41,025.00
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Oneonta Railyards Business Park

Cobleskill Stone	\$ 112,598.86	\$ 112,598.86
Otsego County Highway Department	\$ 60,058.84	\$ 60,058.84
Sub-Total	\$ 172,657.70	\$ 172,657.70

Total Expenditures in 2024 **\$ 1,352,214.61**

It is worth noting that we have received a \$1.2 million grant from the federal Economic Development Administration, a \$500,000 grant from the Appalachian Regional Commission, and a \$325,000 grant from the NYS ESD which will be received in 2025 for the cost associated with the Richfield Springs Business Park Development.

OTSEGO NOW 2024 ACTIVITIES

Advanced Biotech of New Jersey Invests \$14 Million to Expand Operations in Otsego County – Completed in Spring 2024.



Advanced Biotech, is a Leader in Natural Flavor and Fragrance Ingredients including Extracts, Essential Oils & Isolates, Oleosins, Natural Aromatics, Natural

Pyrazines, Synthetic Aromatics, Thiazoles, Heterocyclics, Pyrazines, & Sulfur, Absolutes, Distillates, Vanilla Extracts, Koolada Cooling Agents, EU Natural Products, Food Flavoring, Flavor Extracts, Oil Flavoring, Essential Oil flavors, and Fragrance Oils.

The company recently purchased the former Medical Coaches manufacturing facility in Milford, an 87,348 square foot facility.

The Otsego County IDA provided both sales tax exemptions and a Pilot Agreement for the new company.



The company will be initially using the building for warehousing and will start with six employees. They will be investing some \$2 million in new equipment. Eventually, some of its manufacturing products line will be moved to Milford and employment is expected to grow by another 20 positions.

**Ford Block Complex
Downtown Oneonta**



Springbrook Receives IDA Benefits to Purchase and Renovate the Historic Ford Block Building in Downtown Oneonta for Residential Use. Grand Opening was in May 2024.

Springbrook, an organization that provides support for the developmentally disabled, has purchased and renovated the Ford Block building on 212 Main St. in Oneonta for the purpose of providing housing for young professionals.

The project included renovations of the upper two stories of the building, with 24 market-rate residential one- and two-bedroom apartments. The total project cost was \$6.6 million.

The IDA provided exemptions from mortgage recording fees and sales tax.

In addition, the IDA also provided a 25-year payment-in-lieu-of-tax agreement. The 25-year agreement was needed for the prime lenders to participate. The Pilot Agreement, however, only applies to the upper floors being renovated for housing.



Micro-Enterprise Program

Otsego Now applied and was awarded on behalf of the County another \$300,000 in CDBG funding to continue a second round of micro-enterprise grants to small businesses throughout the county. - The following micro-Enterprise grants were awarded by the County:

- 1. Red Barn Farm and Brewery (Town of Oneonta) - \$35,000**
- 2. Captain Cooks Seafood Market (City of Oneonta) - \$22,800**
- 3. 25 Main Collective (Cherry Valley) - \$35,000**
- 4. Sleeping Lion Farm (Springfield) - \$35,000**
- 5. TechKNOWledge (City of Oneonta) - \$35,000**
- 6. Roaming Roots (Otego) - \$28,200**
- 7. Nectar Hills Farm (Schenevus) - \$33,600**
- 8. Local Bird (Cooperstown) - \$11,700**
- 9. Spurbeck's Grocery (Cooperstown) - \$11,700**
- 10. Badgerface Beauty (Gilbertsville) - \$17,500**
- 11. Get Fresh on the Main (City of Oneonta) - \$17,500**

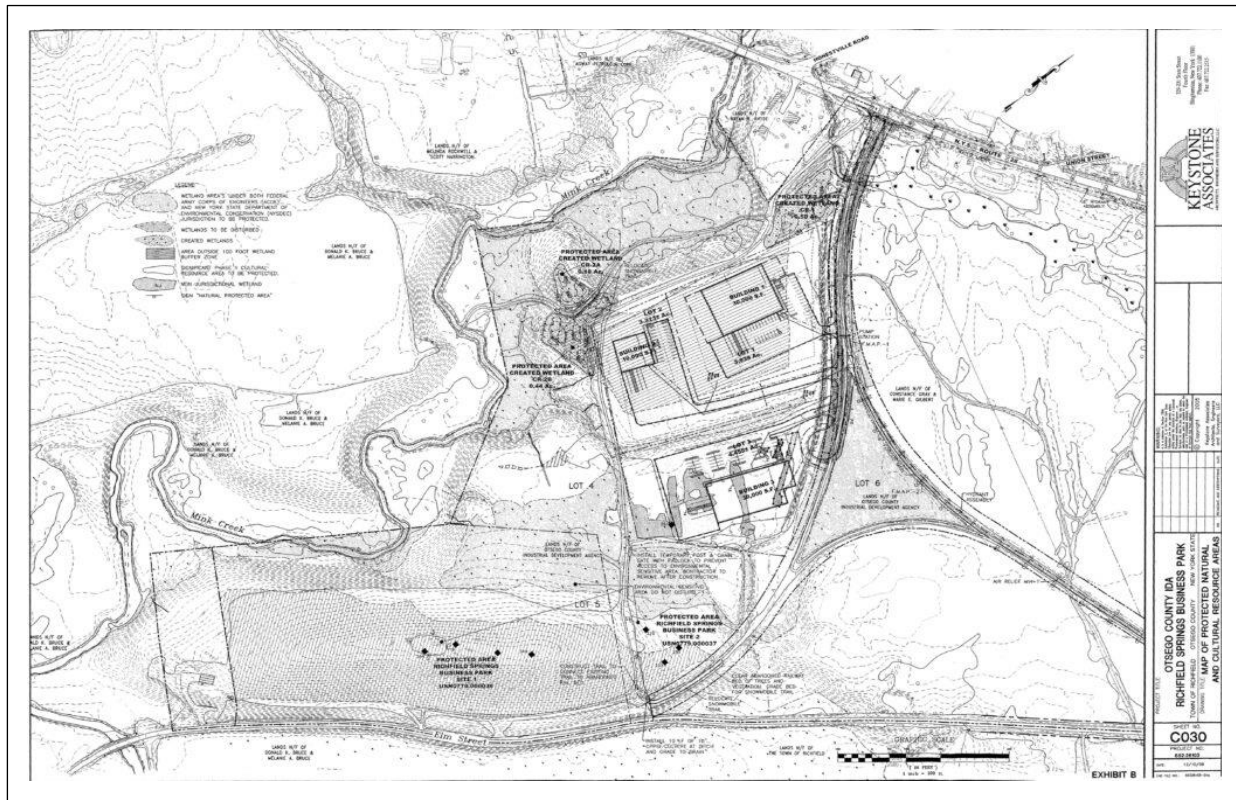
Richfield Springs Industrial Park

Otsego Now continues to work on the installation of water, sewer, and natural gas to the proposed Richfield Spring Eco-Business Park. Keystone Associates Engineers finalized design and construction bidding documents, and the project was bid out in the spring of 2023 with construction slated for 2024.

Anjo Construction was awarded the construction contract and work commenced in August 2024.

HUNT Engineering was hired to be the construction manager on site.

Work will continue through the spring of 2025.



Otsego Now Teams Up with Ramboll Engineers, Complete Geo-Thermal Heat Pump System Feasibility Study Funded by NYSERDA.



Otsego Now and Ramboll Working to Install Community Geo-Thermal Heat Pump System Around Oneonta Railyards

1. On-site power plant location

Both Scenario 1 (ground source heat pump with boreholes) and Scenario 2 (ambient loop) require an on-site power plant for centralized systems. Ramboll Engineers reviewed the map prepared by the MRB Group and suggested putting the power plant in between building C and D, and the boreholes under parking lot P3.

The two-area circle has enough space based on the estimated SF of the borehole thermal energy storage (BTES) and the power plant. Ramboll Engineers would like to put them close to building D since building D has rejected heat that can be used as the heat source of the centralized system.

2. Adding one scenario using wastewater treatment plant (WWTP) as the heat source. The plant will have centralized systems that generate high temperature hot water (HTHW) and deliver to the buildings on sites. Since the HTHW network will also run passing the Railyards, and Railyards has a heating load that is relatively small so there will still be enough of heat for other sites, we think it also makes sense to add one scenario to Railyards that uses WWTP.

In August 2024, Roundhouse Road was finally paved from Noah's World to Lutz Feed!! You can turn off Oneida St by the car dealers (Lower River St) or turn down Ceperley Ave to get to Roundhouse now with no potholes!



Thanks to the assistance of the Otsego County Highway Department who designed the improvements, use asphalt grindings as a base, and installed 3 culverts, the total cost to the repaving for Otsego Now was just under \$200,000.



Otsego Now, on Behalf of the Town of Oneonta, Administered CDBG Funds for Ioxus' Expanded Production Lines



Otsego Now applied for and the Town of Oneonta received a NYS DHCR grant of \$750,000 which allowed the retainage of 18 jobs and the addition of 32 new jobs.

In December 2024, all jobs were created, and the final drawdown request approved.

Ioxus now manufactures the new Titan8 Series Lithium Titanate Oxide (LT) series which uses a cell that is designed to maximize capacity and deep cycling abilities. They have double the amount of storage energy but only half of the instant discharge energy. This gives it double the capacity rating, but half of the wattage rating. Funds from the grant were mainly used for the purchase of a new ARC Welding machine with allows Ioxus to double its manufacturing capabilities.

The entire project was completed in December 2024.



**OTSEGO NOW
APPROVES PILOT
AGREEMENT, SALES
TAX EXEMPTION
FOR SECOND TIME
FOR THE HAMPTON
INN.**

During 2020, the IDA was negotiating with the Skyline Hospitalities for the building of a 60,000 square foot building, 4 stories, with 96 rooms to be built in the Town of Harwick. The project was put on hold due to financial issues during the height of COVID-19.

In 2023, the IDA once again took up the project and approved an exemption from mortgage recording tax, sales tax exemptions, and a 10 year Payment-in-Lieu of Tax Agreement based on 485B of the NYS Tax Code.

Constructon began in Spring 2024 and pleis expected to be completed by the fall of 2025.

The total estimated construction costs are \$20,500.000.

ASATI EXPANSION

Air Structures American Technologies, Inc.



Otsego Now assisted ASATI in applying for a \$100,000 NYS Empire State Development Grant which was approved in December 2022.

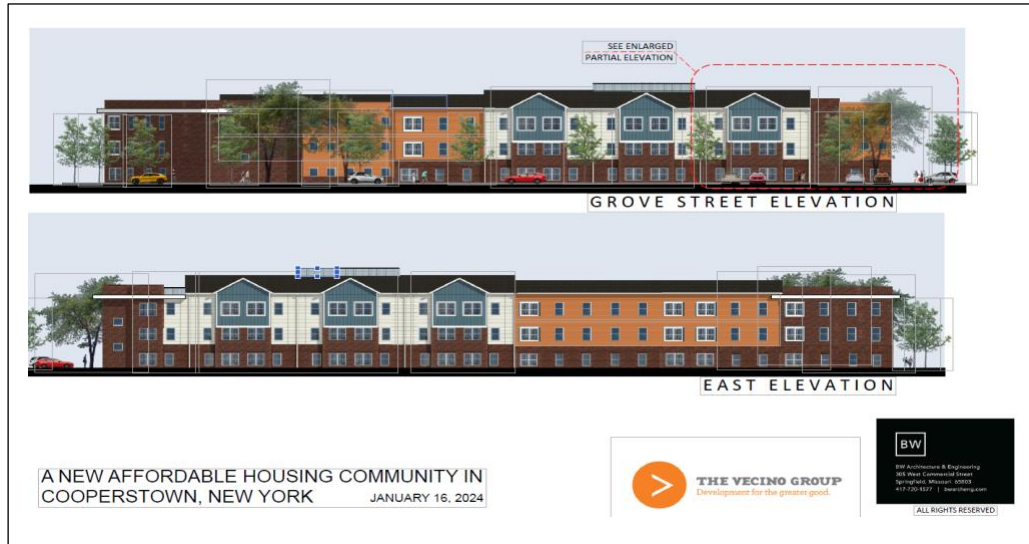
ASATI started construction in 2023 on a 30,000 square foot expansion and the project ended its construction in the fall of 2024. NYS ESD is expected to reimburse the company in early 2025.

As a result of the expansion, 12 new jobs will be created.

According to the owner, Donato Fraioli, they "are basically 99% done and just doing punchlist items now. I can't tell you how great you (Otsego Now) have been of a support in getting this done. It's going to be a major asset to our company and growth of jobs."

A second expansion is planned involving the purchase of new equipment.

Otsego Now Approved Mortgage Recording Tax, Sales Tax, and Real Property Tax Reductions for new Affordable Housing Project at 217 Main Street in Downtown Cooperstown.



As currently designed, the Vecino development at 217 Main Street will provide affordable housing at rents set at 30% of Otsego County median income for 5 units (\$18,480 single; \$21,120 couple), 50% of Otsego County median income for 11 units (\$30,800 single; \$35,200 couple), 60% of Otsego County median income for 16 units (\$36,840 single; \$42,060 couple), 80% of Otsego County median income for 10 units (\$49,120 single; \$56,000 couple) plus the 8 units held for those with intellectual or development disabilities to have services provided by Springbrook. This will set rents at a range of \$433-\$1090 for a 1-bedroom and \$511 to \$1300 for a 2-bedroom, varying by median income level.

The IDA expects to close on this project in the fall of 2025.

ONEONTA BUSINESS PARK



In July 2024, a respected NYS manufacturer made a purchase offer for four lots in the Oneonta Business Park totaling 34.25 acres. As part of the purchase agreement, Otsego Now agreed to conduct a Phase III Archeological Recovery Plan to submit to the NYS Historic Preservation Office.

Otsego Now contracted with Birchwood Archaeological Services who performed the Recovery Plan which was ultimately approved by the State Historic Preservation Office.

Birchwood is expected to start the artifact recovery efforts during the spring of 2025.



Proposed Site Plan for Oneonta Business Park Development



The proposed fully developed site plan calls for two manufacturing facilities of 72,000 square feet each, 44,000 square feet warehouse, and two office buildings each of 15,000 square feet.

Agency Staff

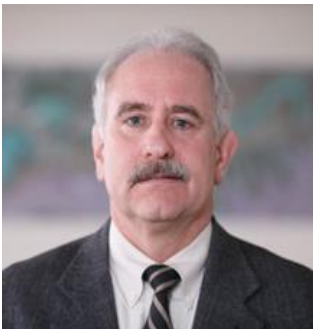


Jody Zakrevsky
Chief Executive Officer



Meaghan Marino
Director of Administration
And Finance

Jordan Allen
Administrative
Assistant



Kurt Schulte, Esq.
Agency Counsel



A. Joseph Scott, III.
of Hodgson Russ, LLP
Bond Counsel