



### **What is a brownfield?**

Both the Environmental Protection Agency (EPA) and State of Indiana have specific definitions of brownfields.

EPA defines a brownfield site as a real property whose expansion, development or reuse may be complicated by the presence or potential presence of a hazardous substance, pollutant or contaminant.

According to the State of Indiana, a brownfield is a parcel of real estate that is abandoned, inactive or which may not be operated at its appropriate use, and on which expansion, redevelopment or reuse is complicated by the presences or potential presence of a hazardous substance, contaminant, petroleum or a petroleum product that poses a risk to human health and the environment.

These kinds of properties require cleanup work before they can be redeveloped for new industrial, commercial, residential or recreational use. The purpose of NWIBC is to provide loans and grants to assess and clean up such sites in Gary, Hammond and East Chicago.

### **Where did the money for these loans and grants come from?**

NWIBC was awarded an \$800,000 grant from the Environmental Protection Agency (EPA) in 2013 to establish a Revolving Loan Fund (RLF) for brownfield cleanup. In 2014, the Coalition received another \$600,000 grant from EPA to fund brownfield assessment work.

### **What's a Revolving Loan Fund and an Assessment Grant?**

A brownfields Revolving Loan Fund is a pool of money that is lent out to clean up brownfields, typically at a very low interest rate. When the loan is repaid, the money is lent out again to fund the cleanup of another site, and so on.

An assessment grant is a grant given to fund the assessment of a property to determine if it is contaminated. It does not need to be repaid.

### **Who received the grants and who is managing the project?**

Both grants were awarded <http://www.rdatransformation.com/blog/epa-awards-rda-grant-for-brownfield-cleanup/> to the Northwest Indiana Regional Development Authority (RDA) for use in Gary, Hammond and East Chicago. Project management is being done by the Northwest Indiana Regional Planning Commission (NIRPC).

### **What are some common types of brownfield sites?**

Common brownfield sites include:

- Manufacturing plants
- Gas stations
- Tool and die shops
- Machine shops
- Steel fabricators

- Dry Cleaners
- Printing facilities
- Paint shops
- Auto repair shops
- Oil and fuel terminals
- Farms
- Marinas
- Greenhouses
- Agricultural suppliers
- Municipal dumps
- Municipal department of public works yards
- Asphalt plants
- Former coal yards
- Manufactured gas plant sites
- Scrap yards
- Blacksmith shops
- Shooting ranges

**What kinds of contamination are eligible to be cleaned up through NWIBC?**

Subject to EPA approval, hazardous substance including metals, volatile and semi-volatile organics, and asbestos, can all be remediated with NWIBC RLF funds.

Subject to State of Indiana approval, petroleum and related substances, such as crude oil, refined oils, fuels and petroleum solvents can be remediated with NWIBC funds. Note this does NOT include petroleum-derived chemicals. They are treated as hazardous substances above.

**What kind of cleanup activities can be paid for with RLF loans?**

Eligible activities include performance reporting, response action monitoring and funds management.

Funds may also be used for a variety of environmental actions including:

- Remediation
- Exposure mitigation (such as barriers)
- Asbestos abatement
- Demolition, when needed for remediation
- A “limited” amount of assessment work

Local governments may use up to 10% of the funds for health monitoring of an exposed population, monitoring and enforcement of institutional controls and oversight of assessments and cleanups.

Funds may also be used to purchase environmental insurance. This is not meant as an exhaustive list, but an illustration of what may be done with RFL funds.

**What sites are NOT eligible to be cleaned up with these funds?**

Ineligible properties include:



- Properties listed on the National Priorities List, more commonly known as Superfund sites.
- Properties subject to the jurisdiction, custody or control of the Federal government, such as military bases.
- Properties subject to the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) administrative orders, court orders, AOCs or judicial consent decrees.
- Properties subject to Resource Conservation and Recovery Act (RCRA) Corrective action or Corrective Action order or permit.
- Properties which are RCRA land disposal units subject to closure requirements, closure plan or permit.
- Properties subject to Toxic Substances Control Act (TSCA) remediation for PCBs
- Properties receiving funds from the Leaking Underground Storage Tank (LUST)

### **Who is eligible to apply for a loan to clean up a brownfield site in Gary, Hammond or East Chicago?**

Any legal entity may apply for a loan as long as (1) neither they nor the property they intend to remediate is liable under CERCLA and (2) the property meets the CERCLA definition of a brownfield.

### **Are grants or forgivable loans available from the RLF?**

Yes, but these are available only to a restricted group of recipients:

- State, local and tribal governments
- Land banks
- Regional councils
- Redevelopment agencies
- State-sanctioned entities
- Non-profits

### **How does the loan process work?**

Very broadly, once a site or project application is received, NWIBC will:

- Make an eligibility determination
- Review materials with the Coalition
- Request project financials
- Send the information to the loan committee for review
- Negotiate terms of the loan
- Present the loan to the RDA Board of Directors for final approval

Within this process, there are a number of documents and submissions that will also need to be submitted and reviewed by EPA and the Indiana Department of Environmental Management (IDEM). Both agencies will also need to sign off on the project before final approval by the RDA.

This additional documentation includes:

- A Quality Assurance Plan
- A Community Involvement Plan

- An Analysis of Brownfield Cleanup Alternatives

During a project, there will also be site audits and other loan recipient response monitoring to ensure compliance.