



**Indiana Finance Authority
Revised Annotated Work Plan
for U.S. EPA Brownfields Revolving Loan Fund Assistance Amendment
BL-00E48101-3**

This project supports Environmental Results Goal 3: Cleaning Up Communities, advance sustainable development, and protect disproportionately impacted low-income, minority, and tribal communities. Prevent releases of harmful substances and clean up and restore contaminated areas. Objective 3.1: Promote Sustainable and Livable Communities. Strategic measures: Assess and Cleanup Brownfields. Specifically, the recipient will capitalize a revolving loan and make subgrants to carry out cleanup activities to encourage revitalization and reuse of brownfields sites. Project Period is 5 years.

CFDA: 66.818

CERCLA Authority: 104(k)(2)&(3)

DCN: STX

Budget: FY 11

Appropriation: E4

Budget Org: 05F0AG7

Object Class: 4114

Program Results Code (PRC): Hazardous Sub 402D79E (Action Code: OL),
Petroleum 402D79EBP (Action Code: OS)

Project Period: June 1, 2008 – July 31, 2013

Project Contact: Michele Oertel, Federal Funding & Community Relations Coordinator
Indiana Brownfields Program
100 N. Senate Ave, Rm 1275
Indianapolis, IN 46204

Phone: 317-234-0235

Fax: 317-234-1338

Email: moertel@ifa.in.gov

Proposed Outputs & Outcomes:

The primary expected **Output** (Quantitative Measure) is as follows: The 2008 award of \$2,831,044 in Brownfields Revolving Loan Fund Grant funds (including the state's 20% cost

share/cash match of \$471,840) and the FFY2010 award of \$600,000 in RLF Supplemental Hazardous Substances funds (including the state's 20% cost share/cash match of \$100,000) plus the **FFY2011 award of \$600,000 in RLF Supplemental Hazardous Substances funds (including the state's 20% cost share/cash match of \$100,000)** (RLF Grant) will be used to increase the Indiana Brownfields Program's (Program) capacity to issue loan(s) and grants to address and reduce the threat of hazardous substances, contaminants or pollutants through use of the RLF Grant funds for no- to low-cost financing to remediate and rehabilitate contaminated property within selected communities (RLF Incentive).

To date, the status on obligation of the \$4,031,044 in RLF Grant funds (**including the \$600,000 in supplemental funding/cash match**) is:

- Closed Loans:
 - (12/1/08) \$431,044 City of Shelbyville (hazardous)
 - (2/25/10) \$650,000 City of Elkhart (\$215,161 hazardous; \$434,839 petroleum)
 - (3/1/10) \$500,000 City of Goshen (hazardous)
- Budget for Eligible Programmatic Expenses: \$150,000 (\$75,000 hazardous; \$75,000 petroleum)
- Balance of RLF Grant hazardous: \$1,609,839
- Balance of RLF Grant petroleum: \$690,161
- Total uncommitted balance of RLF Grant funds: \$2,300,000

The primary expected **Outcome** (Qualitative Measure) is as follows: All of the RLF Grant funds will be loaned to borrowers for remediation of brownfield sites in their respective communities, resulting in cleanup and redevelopment and the creation of new jobs and improved environmental quality in the borrowers' communities. As repayments are made under the loans, the funds will be revolved, enabling the Program to provide financial assistance through additional loans or subgrants to other communities throughout Indiana to address environmental issues at their brownfield properties and return them to productive use. To date, the following is the status of communities/sites interested in utilizing the balance of RLF Grant funds:

- The Program received a loan application from NOS Innovation Partners, LLC/Buckingham Companies for \$2,237,625 for the North of South project in Indianapolis and expects to receive a revised loan application to include another part of the North of South project which may require RLF hazardous substances and/or petroleum funds.
- The Program continues to work with the City of Indianapolis on its pending loan application for a \$1,400,000 loan for the East Washington St./SEND project which may be funded with \$690,161 in Regular RLF petroleum funds (and approximately \$709,839 in ARRA RLF petroleum and hazardous substances funds).
- The Program continues to work with the City of Columbus on a loan for the Former Columbus Wood Treating Site which may require funding (\$500,000+) in RLF funds.
- The Program expects to receive a loan application from the City of Jeffersonville for the former CSX site.

I. PROJECT BACKGROUND

The United States Environmental Protection Agency (U.S. EPA) has awarded the State of Indiana (State) RLF Grant funding in the total amount of \$3,359,204 (**including the current \$500,000 supplemental funding award**) for remediation of suspected or confirmed hazardous and/or petroleum substances-contaminated properties located in disadvantaged neighborhoods in Indiana. The Indiana Finance Authority (Authority), through the Program, will continue to perform all administrative duties of grant management and will continue to be directly responsible to U.S. EPA for all grant requirements, including grant reporting and financial management of the grants on behalf of the State. Funding under Assistance Amendment (AA) #BL-00E48101-3 will capitalize loans (minimum 60%) and/or provide cleanup subgrants (\leq 40%, in the form of up to a 30% maximum forgivable component of a loan, capped at \$200,000 per loan) at petroleum and/or hazardous substances-contaminated brownfields statewide pursuant to the 2002 Brownfields Law.

The targeted area for this RLF Grant funding is the State. Initially at the time of the RLF Grant award in 2008, priority was given to the City of Shelbyville because it already had an approved application for a loan from the Program. Second priority at the time was the City of Evansville because it was the coalition member for the Program's \$2 million RLF Grant award and had a need for a large loan to help address environmental issues at brownfield properties in its community. At this time, RLF Grant funding is available statewide with loans awarded on a first come first-served basis through an ongoing application process.

II. PROJECT GOALS AND OBJECTIVES

The goals relating to utilization of this RLF Grant funding include:

- Increase the Program's capacity to issue loans and grants to address contamination from hazardous and/or petroleum substances, contaminants, or pollutants, enabling communities statewide to return properties to viable use;
- Enable the Program to continue to revolve loan funds (as a continual funding source) to sustain its ability to address increasing demand for support of local redevelopment efforts across the State;
- Reduce the environmental threat of hazardous and petroleum-contaminated sites to affected communities through cleanup and reuse;
- Leverage the RLF Grant funds with other redevelopment assistance or other funding (Federal grants, State grants/loans, local public/private match, etc.) to further remediation and rehabilitation, renovation, or new construction within selected communities;
- Maintain a continual financing source as an incentive for selected communities to clean up hazardous and petroleum-contaminated sites;

- Publicize to stakeholders such as businesses, property owners and residents the availability of financial and technical assistance to clean up and redevelop abandoned or underutilized commercial/industrial properties;
- Maintain a well-publicized, user-friendly revolving loan incentive;
- Increase employment services in areas with high unemployment.

III. PROJECT ROLES AND RESPONSIBILITIES

The Program will undertake four primary tasks under the AA:

- Task 1: Maintain RLF
- Task 2: Market RLF & Community Involvement
- Task 3: Make Loans (Hazardous Substances &/or Petroleum)
- Task 4: Oversee Cleanup & Report to EPA

Task 1: Maintain RLF (In-kind services)

A. Define Staff Roles

The AA Recipient serves as the Fund Manager. The Program will continue to manage the fund and direct the implementation of the RLF Incentive. Program staff includes employees from both the Authority and the Indiana Department of Environmental Management (IDEM).

Project Manager: Michele Oertel Ms. Oertel serves as the project manager/contact person (Project Manager) for the RLF Grant. The Project Manager forwards all necessary financial and progress reports to U.S. EPA Region 5. The Project Manager also acts as a liaison between the Authority and U.S. EPA, the public, property owners, and other stakeholders. As necessary, Ms. Oertel is assisted by Cindy Shively Klem, Program Counsel, in addition to other financial, legal & technical Program staff.

Technical Review Coordinator: Kevin Davis Mr. Davis is the Program's Technical Review Coordinator and is responsible for supervising the work of the Program's technical staff and coordinating the oversight of loan-funded work.

Site Manager: The Site Manager for each RLF-funded project is a Program technical project manager. The Site Manager conducts oversight of cleanup activities and ensures that the RLF-funded cleanups meet applicable and appropriate requirements under Federal and State environmental laws; monitors all contractors performing RLF-funded cleanup work; maintains site-specific records; and drafts necessary reports for each site. Up to six technical project managers are available to serve as Site Managers to perform technical oversight of the loan-funded cleanup activities.

Director of Environmental Programs: Jim McGoff Mr. McGoff is the Authority’s Director of Environmental Programs and serves as Chief Operating Officer.

Finance Manager: Ms. Alison Kincius Ms. Kincius is currently serving as the Authority’s Finance Manager and as Payee (the individual responsible for tracking loan disbursements). Ms. Kincius is assisted by the Program’s Financial Resources Coordinator.

B. Perform Grant Management

Grant management activities are provided as in-kind services (except for eligible programmatic costs) and consist of Program staff having developed the RLF Incentive (e.g., drafting guidelines and outreach materials), continuing to evaluate the overall progress and success of the RLF Incentive, continuing to fulfill reporting requirements to U.S. EPA, and any other grant management responsibilities set forth in the AA.

Grant Management		
Activities	Deliverables	To Be Completed By
Document and report to U.S. EPA Region 5 on a quarterly basis: <ul style="list-style-type: none"> • Selected loan recipients/sites • Current/proposed remediation activities • Community involvement • Expenditures and budget status • Requested modifications to work plan(s) • Key measures of success 	Quarterly progress reports DBE Reports	<i>First progress report due January 30, 2009</i> Subsequent progress reports will be due on a quarterly basis within thirty (30) days of the end of the previous reporting period Semi-annually
Document and report annual financial status of grants	Annual financial status reports	October 30, 2011 – 2013
Complete grant closeout requirements	Grant closeout forms	October 30, 2013

C. Develop RLF Incentive Application & Guidelines

The development of these documents was provided as in-kind services.

Deliverable: RLF Incentive guidelines & application for RLF loan
Target Completion Date: Done

D. Develop Model Loan Document

The development of this document was provided as in-kind services.

Deliverable: Template RLF Loan Agreement
Target Completion Date: Done

Task 2: Market RLF Incentive & Community Involvement (In-kind services)

A. Market RLF Incentive

The Program will continue to market the RLF Incentive and communicate progress to the public with assistance from borrower communities and their local partners. These activities will consist of sending messages to email listservs; posting information to web sites; authoring articles for newsletters; creating and distributing fliers, fact sheets, and press releases; and giving presentations around the State. Progress on site-specific remediation work will also continue to be shared with the public through the methods listed above as appropriate.

Market RLF Incentive		
Activities	Deliverables	To Be Completed By
Hold public availability session(s) to explain the RLF Incentive/planning	Summary of relevant comments and responses received; include in U.S EPA reports	<i>Done</i> Ongoing outreach as necessary
Develop marketing material (e.g., fact sheet, brochure, web page)	Promotional piece	<i>Done</i> New/updated documents as necessary
Distribute information statewide regarding the RLF Incentive via the Program's newsletter and various email listservs, including the Program's, the Indiana Land Use Consortium's, and the Indiana Association of Cities and Towns'	RLF information posted to Program's web site, distributed via listserv, and included in Program's newsletter News releases and fact sheets created to describe site-specific progress & successes and included in U.S. EPA quarterly reports	<i>Done</i> Ongoing as clean-up activities progress RLF Incentive documents/information remain posted on Program's Web site

B. Community Involvement

The Program will continue to ensure that all public notice and community participation requirements are satisfied, including the development and implementation of site-specific Community Relations Plans (CRP) prior to and/or following loan closings/site selection, with input from the borrowers as necessary, pursuant to requirements in the National Oil and Hazardous Substances Pollution Contingency Plan (NCP) for U.S. EPA review and acknowledgment. A CRP will include the following regarding public notification and response:

- Availability of documents, including information about the proposed loan and site remedial approach
- Public meetings (including as part of bond approval process)
- Allowance of adequate public comment periods, at least a 30-day notice
- Preparation of a summary of public comments

Community Involvement		
Activities	Deliverables	To Be Completed By
Develop borrower/site-specific CRP & submit to EPA for review	CRP	Ongoing, on or before loan closing and/or as a part of clean-up process
Create a local repository in the borrower community/community where site is located with all relevant information	Written confirmation from borrower	On or before loan closing
Hold site-specific public meetings and/or solicit public comment (e.g., to review site-specific ABCA) and/or bond hearings	Summary of relevant comments and responses received included in U.S EPA reports	Ongoing and in accordance with CRP

Task 3: Make Loans (Hazardous Substances &/or Petroleum)

The Program will continue to be responsible for costs (except for eligible programmatic costs) associated with implementing the RLF Incentive, including selecting loan recipients and issuing loans. The Program will continue to consult with U.S. EPA for site/borrower eligibility determinations. RLF Grant funds (and later, revolved funds) will be offered to eligible applicant(s) statewide according to the RLF guidelines.

A. RLF Selection Criteria

Loan requests will continue to follow a series of steps to meet the selection criteria established in the RLF guidelines. These developed criteria include steps such as:

- Presentation/meeting between borrowers and the Program to discuss the sites
- U.S. EPA acknowledgment of eligibility of sites/borrowers
- Complete loan application
- Cost-estimate provided (itemized for individual project activities in accordance with the RLF guidelines)
- Fiscal review by Program including, if required, local fiscal ordinance or other debt repayment source

B. Issue Loans

The RLF guidelines outline available interest rate(s) and terms(s) of the loans and possible forgivable component (subgrants) for the RLF Incentive. Funds will be disbursed to a loan recipient after loan closing and according to the terms of the loan agreement, including, but not limited to, Program review and approval of invoices as compared to the Program-approved Scope of Work (“actual expense” method). The Program will continue to track disbursement of federal funds to ensure they are spent on eligible costs (with the fiscal oversight provided by the Finance Manager and Financial Resources Coordinator).

- Year 1 \$2,831,044 (RLF Grant funding including 20% cost share/cash match of \$471,840)
- Year 2 \$ balance of Year 1 **plus \$600,000 (supplemental funding award #1 including 20% cost share/cash match of \$100,000)**
- Year 3 \$ balance of Year 2 **plus \$600,000 (supplemental funding award #2 including 20% cost share/cash match of \$100,000)**
- Year 4 \$ balance of Year 3 (and/or begin revolving funds)
- Year 5 \$ balance of Year 4 (and/or begin revolving funds)

Deliverable: Loan agreement(s) with forgivable component, if applicable

Target Completion Date: Done. All RLF Grant funds obligated by 2013

Select Loan Recipient(s); Issue Loan(s)/Subgrant(s)		
Activities	Deliverables	To Be Completed By
Create RLF Selection Criteria	Guidelines	<i>Done</i>
Create RLF Loan Agreement Template with optional forgivable component	Template RLF Loan Agreement submitted to U.S. EPA	<i>Done</i>
Execute Loan Agreement with borrower/revolve loan repayments	Executed Loan Agreement(s) submitted to U.S. EPA	<i>City of Shelbyville – December 1, 2008</i> <i>City of Elkhart – February 25, 2010</i> <i>City of Goshen – March 1, 2010</i> Statewide loan recipients – all RLF Grant funds obligated by 2013

C. Issue Subgrants

Subgrants (using ≤ 40% of RLF Grant funds) may effectively be issued in the form of up to a 30% maximum forgivable component of a loan, capped at \$200,000 per loan (pursuant to the RLF guidelines and consistent with the *Discounted Loans Policy* captured in the AA Terms & Conditions). Using the RLF guidelines as a framework, remediation and economic development goals will be included in the loan agreement, and their satisfaction required as a condition of loan forgiveness. The same schedule listed above is applicable.

Task 4: *Oversee Cleanup & Report to U.S. EPA (In-kind services)*

A. Oversight by Program staff

Oversight of cleanup activities (technical assistance) using IDEM’s Risk Integrated System of Closure (RISC) will continue to consist of Program technical staff overseeing the project consultants’ remediation work and preparation of written reports, including the Analysis of Brownfield Cleanup Alternatives (ABCA). Comment letters regarding completed remediation activities will be issued to the loan recipients as appropriate or when requested. When appropriate, Program staff will also continue to be available to discuss other financial assistance that may be available through the Program or U.S. EPA to complete cleanup.

Per the Terms & Conditions of the AA, Program staff will continue to consult with U.S. EPA regarding the applicability of any federal cross-cutting requirements and associated implementing regulations prior to conducting or engaging in any on-site activity.

B. Reporting, Closeout, and Post-Closeout Activities

Reporting, closeout and post-closeout activities will continue to be provided by Program staff. The Program will initiate discussions with U.S. EPA to negotiate the terms of the Closeout Agreement in accordance with the Terms & Conditions of the AA. Program staff will prepare reports and closeout documents, and develop and implement post-closeout activities. The Authority will continue to maintain all financial and programmatic records, supporting documents, statistical records and other records that are required under the AA. Activities under this task include:

- Submitting quarterly reports and notification of Property Profile forms
- Submitting a Closeout Report, including all applicable forms and annual Financial Status Report(s)
- Submitting Post-Closeout CA Reporting and Records Maintenance

Oversight		
Activities	Deliverables	To Be Completed By
Prepare Site/Borrower Eligibility Determinations as appropriate	Eligibility Determination Memos	Ongoing
Review and approve HASP, Final Remediation Work Plan (RWP) and ABCA	Correspondence as necessary	Ongoing
Perform field inspection/oversight of cleanup activities	Documentation/Field Notes	Ongoing
Provide technical comment letters for each project, including discussion of additional environmental work that may be necessary	Comment letters	Ongoing
Provide cleanup planning assistance as necessary	Correspondence as necessary	Ongoing

Update Property Profile Forms in ACRES as appropriate	Updated Property Profile Form	As needed
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C. Loan Recipient(s) to Hire Consultant(s) to Undertake Cleanup

Loan recipients will to use RLF Grant funds under the terms and conditions of an approved RLF Loan Agreement to fund remediation work. The selection of an environmental consultant to perform excavation, disposal, capping, and other remediation activities will be pursuant to the terms of the RLF guidelines (and any applicable Terms and Conditions of the AA) at selected brownfield sites that are eligible for funding. As discussed above, cleanup work will be completed under the oversight of the Program and will require a site-specific HASP, ABCA and remediation cleanup documents prepared in coordination with a Program Site Manager, including a Final Remediation Work Plan and Final Report, all of which will be reviewed and approved by the Program and, if necessary, by the U.S. EPA.

IV. MEASURES OF SUCCESS - Cumulative and/or Quarterly

- a) Number of phone calls, community meetings, or other public forums held to discuss opportunity for RLF loans for brownfields cleanup and redevelopment
- b) Number of inquiries received by Program regarding loans
- c) Number of loan applications received by Program
- d) Number of loans funded by Program
- e) Amount of dollars loaned under RLF Incentive
- f) Amount of dollars provided as subgrants (forgivable component of loan) under RLF Incentive
- g) Loans repaid
- h) Number of sites that obtain loans to clean up on-site hazardous materials contamination
- i) Number of sites that obtain loans to clean up on-site petroleum contamination
- j) Number of sites that obtain subgrants (receive repayment forgiveness) to clean up on-site hazardous materials contamination
- k) Number of sites that obtain subgrants (receive repayment forgiveness) to clean up on-site petroleum contamination
- l) Number of sites that are cleaned up for reuse for industrial, commercial, residential, or other beneficial purposes (tracked by category of end use)
- m) Number of acres cleaned up
- n) Types of contaminants cleaned up
- o) Number of acres redeveloped
- p) Number of jobs created
- q) Increase in tax base
- r) Return on investment (leveraged public/private funds)

V. BUDGET

The balance of RLF Grant funding (\$2,300,000 **including the current RLF Supplemental award/cash match of \$600,000**) will be used to fund eligible programmatic costs incurred by the Program and to provide loans to communities/private entities to hire environmental consultants to perform remediation activities at eligible hazardous substances and petroleum-contaminated brownfield sites in Indiana.

The Program has budgeted at a total of \$150,000 (\$75,000 hazardous/\$75,000 petroleum) for eligible programmatic expenses including salary & fringe and contractor expenses for activities like Davis Bacon compliance (fees for which will range between \$5,000 - \$10,000 per loan depending on loan amount). The Program is budgeting \$30,000 total for costs associated with Davis Bacon compliance (\$19,500 hazardous/\$10,500 petroleum, which is proportionate to the amount of available grant funds).

Note: although the State receives CERCLA Section 128(a) funding, no 128(a) funds or any other Federal brownfield monies will be used to match, support, or leverage the RLF Grant funds.

Table 1 below demonstrates the budget for the Program's total RLF Grant funding. Table 2 reflects the budget for only the FFY11 RLF supplemental funding award which will be used in its entirety for loan proceeds. Table 2 corresponds to the Standard Form 424 – Budget Information – Non Construction Programs form submitted for the RLF supplemental award/cash match of \$600,000.

Narrative for the Budget Tables:

Personnel – The majority of personnel costs associated with this grant (except for eligible programmatic costs) will continue to be provided through in-kind services.

Fringe Benefits – The majority of fringe benefit costs associated with this grant (except for eligible programmatic costs) will continue to be provided through in-kind services.

Travel – The majority of travel costs associated with the administration of this grant (except for eligible programmatic costs) will continue to be provided through in-kind services. Any travel costs associated with the remediation work (consultant-incurred costs) are included in the Other category.

Supplies – All costs for supplies associated with the administration of this grant will continue to be provided through in-kind services. Any costs for supplies associated with the remediation work (consultant-incurred costs) are included in the Other category.

Other (Loans) – The total currently available loan funds for remedial services is \$2,300,000 for hazardous substances/petroleum-contaminated sites. This will cover costs associated with the borrower's development (in coordination with the Program) of the QAPP, HASP, ABCA and all other remediation documents, including, but not limited to, a Final Remediation Work Plan and a Final Report, in addition to cleanup costs at a site.

Table 1: Revised Amended Budget for RLF-funded work Related to Hazardous Substances and Petroleum-Contaminated Brownfield Sites

Budget Categories	Project Tasks for Cleanup Loans (≥60% of available funds; incl. cash match for 20% cost share)					Total
	TASK 1: Maintain RLF	TASK 2: Market RLF/Com- munity Involvement	TASK 3: Loan Funds Hazardous Substances Petroleum		TASK 4: Oversee Cleanup & Report to EPA	
Personnel	\$24,400	\$24,034	IN KIND	IN KIND	\$23,485	\$71,919
Fringe Benefits	\$15,600	\$15,366	IN KIND	IN KIND	\$15,015	\$45,981
Travel	IN KIND	\$600	IN KIND	IN KIND	\$1,500	\$2,100
Supplies	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Other*	IN KIND	IN KIND	\$1,360,022	\$535,500	IN KIND	\$1,895,522
Sub Total	\$40,000	\$40,000	\$1,360,022	\$535,500	\$40,000	\$2,015,522
20% Cost Share	0	0	\$283,104	\$120,000	0	\$403,104
*loan funds + contractual expenses for eligible programmatic costs (e.g., DB compliance)						
Budget Categories	Project Tasks for Cleanup Discounted Loans (≤40% of available funds; incl. cash match for 20% cost share) (subgrant/forgivable component, ≤30% of loan amount, \$200k cap per loan)					Total
	TASK 1: Maintain RLF	TASK 2: Market RLF/Com- munity Involvement	TASK 3: Make Loans Hazardous Substances Petroleum		TASK 4: Oversee Cleanup & Report to EPA	
Personnel	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Fringe Benefits	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Travel	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Supplies	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Other (Subgrant/ Forgivable Loan Amount)	IN KIND	IN KIND	\$943,682	\$400,000	IN KIND	\$1,343,682
Sub Total	0	0	\$943,682	\$400,000	0	\$1,343,682
20% Cost Share	0	0	\$188,736	\$80,000	0	\$228,736
Total RLF	0	0	\$2,359,204	\$1,000,000	0	\$3,359,204
Total Cost Share	0	0	\$471,840	\$200,000	0	\$571,840
Total Available Loan Funds	0	0	\$2,831,044	\$1,200,000	0	\$4,031,044

Table 2: Budget for FFY11 RLF Supplemental Funding Award (consistent with Standard Form 424 – Budget Information – Non-Construction Programs)

Budget Categories	Project Tasks for Cleanup Loans (≥60% of available funds; incl. cash match for 20% cost share)					Total
	TASK 1: Maintain RLF	TASK 2: Market RLF/Community Involvement	TASK 3: Loan Funds Hazardous Substances Petroleum		TASK 4: Oversee Cleanup & Report to EPA	
Personnel	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Fringe Benefits	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Travel	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Supplies	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Other	IN KIND	IN KIND	\$300,000	0	IN KIND	\$300,000
Sub Total	0	0	\$300,000	0	0	\$300,000
20% Cost Share	0	0	\$60,000	0	0	\$60,000
Budget Categories	Project Tasks for Cleanup Discounted Loans (≤40% of available funds; incl. cash match for 20% cost share) (subgrant/forgivable component, ≤ 30% of loan amount, \$200k cap per loan)					Total
	TASK 1: Maintain RLF	TASK 2: Market RLF/Community Involvement	TASK 3: Make Loans Hazardous Substances Petroleum		TASK 4: Oversee Cleanup & Report to EPA	
Personnel	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Fringe Benefits	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Travel	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Supplies	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND	IN KIND
Other (Subgrant/ Forgivable Loan Amount)	IN KIND	IN KIND	\$200,000	0	IN KIND	\$200,000
Sub Total	0	0	\$200,000	0	0	\$200,000
20% Cost Share	0	0	\$40,000	0	0	\$40,000
Total RLF	0	0	\$500,000	0	0	\$500,000
Total Cost Share	0	0	\$100,000	0	0	\$100,000
Total Available Loan Funds	0	0	\$600,000	0	0	\$600,000