



An Indiana Finance Authority Program

Brownfields Bulletin

Environmental Stewardship. Economic Development.

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Low-Interest Loans (LIL) At a Glance

- Political subdivisions eligible to apply directly; can re-lend or grant to an eligible third party
- Funds can be used for acquisition, limited assessment activities, demolition, and remediation
- Fixed interest rates:
 - 2.5% = term less than 10 years
 - 3.0% = term less than 20 years
- Priority for partial loan forgiveness (maximum 20% forgivable component) will be given to sites that have underground storage tank(s) onsite or to sites that are within a half mile of a school or licensed child care.

Loan guidelines are available online at www.in.gov/ifa/files/BFLoanGuides0307.pdf. Please direct questions about LIL to Sara Westrick Corbin, Financial Resources Coordinator, at (317) 234-1688.

In the Market for a Brownfields Low-Interest Loan? First come, First served.

Due to an increase in demand for loan funds, in addition to an increase in the average loan size, available funds from the Environmental Remediation Revolving Loan Fund (Fund) for the Indiana Brownfields Program (Program) Low-Interest Loans (LIL) are shrinking. The amount available at any given time for LIL is dependent on 1) the amount of funding that has been set aside for the two competitive grant rounds usually held by the Program in the state fiscal year (FY), in addition to funding set aside for the Federal Matching Grants (FMG), and 2) loan applications approved by the Indiana Finance Authority's Board, which are received by the Program on a rolling basis. Not more than 50 percent of the money available in the Fund during a state FY may be loaned or otherwise provided to any one political subdivision during that FY per IC 13-19-5-9(d). At present, 50 percent of the money available in the Fund is approximately \$2.5 million. Thus, the maximum loan to a political subdivision, not taking into account any other financial assistance it may have received this FY, would be approximately \$2.5 million.

The \$2.5 million figure does not reflect any of the other possible uses of the remaining Fund balance that may be set aside for FY 2009 competitive grant rounds and FMG (Note: \$4.5 million is set aside for FY 2008). Consequently, depending on what funding is set aside in the future to fund other Program financial incentives in FY 2009, the balance available to provide low-interest loans will continue to decline.

Therefore, the Program encourages communities to give serious consideration *now* as to whether they are interested in the Program's LIL. For each loan that the Program approves, the maximum available amount available for it to loan becomes 50 percent of an increasingly smaller number. Depending on the loan activity between now and the time a decision on grant funding for FY 2009 is made, it is possible there will be no money remaining for loans.

Reminder: Indiana Brownfields Program Trails and Parks Initiative—December 3 Application Deadline

The first application round for the Indiana Brownfields Program Trails and Parks Initiative (TPI) is underway with an upcoming application deadline of December 3, 2007. TPI offers Phase I and Phase II environmental site assessments for eligible sites with trails, parks, or other recreational reuse planned. Interested applicants can download the TPI Guidelines and Application at www.in.gov/ifa/brownfields/2541.htm.

The following are some frequently asked questions about TPI:

- **Can nonprofit organizations apply directly for assistance?**

Yes, both political subdivisions and nonprofit corporations as defined in 31 U.S.C. § 6101 (4)(6), Section (4)(6) of the Federal Financial Assistance Management Improvement Act are eligible to apply.

- **Will successful applicants receive grant money for assessments?**

No, successful applicants will not receive grant money directly, but will receive assessment services that will be performed by selected environmental consultants under contract with the Indiana Finance Authority.

- **Is TPI a new requirement for trail projects?**

No, TPI is not a new regulatory program. It is a tool that is available on a competitive basis for eligible projects in need of assistance.

- **How many application rounds will there be for TPI?**

A second TPI application round is anticipated for fall of 2008. However, it is unknown how much of the \$600,000 in available funding

CALENDAR OF EVENTS

For up-to-date information about events relevant to brownfield redevelopment, please visit the Indiana Brownfields Program Web site: www.brownfields.IN.gov.

November 27-28, 2007

Ohio Brownfield Conference

Cherry Valley Lodge, Newark, Ohio

www.epa.state.oh.us/derr/Brownfield_Conference/index.html

December 3, 2007

Indiana Brownfields Program Trails and Parks Initiative Application Deadline

www.in.gov/ifa/brownfields/2541.htm

May 5-7, 2008

National Brownfields Conference

Cobo Center, Detroit, Michigan

www.brownfields2008.org

will remain at that time. TPI is funded by two \$200,000 U.S. Environmental Protection Agency Brownfield Assessment Grants that the State received in May 2007, to which the Indiana Finance Authority added \$200,000 in matching funds.

- **How many projects will receive assessments?**

Because both Phase I and Phase II environmental assessments are available through TPI and the costs of those assessments vary greatly among projects, it is unknown at this time how many assessments will be funded through TPI.

- **When will the assessments occur?**

Assessments are scheduled to occur in the spring and summer of 2008.



Demolition, Deconstruction, Waste Management, and Responsible Brownfields Redevelopment



Preparing a site for redevelopment often entails demolition of on-site buildings or structures to clear the way for reuse of the land. If plans don't include restoration or rehabilitation of on-site structures, then deconstruction—the selective disassembly of buildings to reuse and recycle parts—should be considered as the next step to address on-site structures. Deconstruction can be an economically viable and environmentally friendly alternative to traditional demolition.

The benefits of deconstruction include cost savings, job creation, and environmental preservation. Deconstruction may save as much as 30-50 percent when compared to traditional demolition costs. Labor costs for deconstruction are typically higher than for demolition. However, landfill disposal fees are lower. Avoided disposal costs and the value of recovered materials create a combined cost savings. Because deconstruction is labor intensive, it can lead to the creation of jobs. Deconstruction helps preserve natural resources by offsetting the need for virgin materials since materials are reentering the market for reuse or recycling.

Usually 70-80 percent of wastes can be diverted from landfills with a deconstruction project. Salvaged materials can be reused, sold for recycling, or donated. Construction and demolition debris account for 25-40 percent of typical landfill content. Demolition activities generate a wide variety of debris including wood, concrete, steel, brick, and gypsum. Many of these materials (if not contaminated) can be reused or recycled. Deconstruction and selective demolition methods divert large amounts of materials from the waste stream ultimately conserving limited landfill space. If time does not allow for complete deconstruction, items such as doors, light fixtures, windows, and cabinets can be readily salvaged or “cherry picked.”

The U.S. Environmental Protection Agency supports and encourages the reuse and reduction of construction and demolition materials. A good deconstruction project requires good planning, such as identifying knowledgeable and experienced demolition and salvage contractors, as well as identifying markets for recycling and companies/non-profits for reusing materials or donation of materials. Site redevelopment, building renovation and building material reuse

can be and should be perceived as one connected industry.

In keeping with the principles of brownfields redevelopment and its reuse of previously developed land and existing infrastructure, deconstruction continues along this theme with reuse of formerly used materials. Please consider whether deconstruction techniques can be used to prepare your site for renovation or construction.

Resources ...

U.S. Environmental Protection Agency, OSWER – Reducing Construction & Demolition Debris
www.epa.gov/epaoswer/non-hw/debris-new/reducing.htm

A Guide to Deconstruction, U.S. Department of Housing and Urban Development, NAHB Research Center, Inc. (February 2000)
www.huduser.org/Publications/PDF/decon.pdf

Deconstruction Institute
www.deconstructioninstitute.com/

Demolition and Salvage – A Guide for Developers & Renovators: Deconstructing Buildings for Salvage & Recycling
www.gvrd.bc.ca/recycling-and-garbage/pdfs/DemolitionSalvageGuide.pdf

Building Materials Reuse Association
www.buildingreuse.org/

Construction & Demolition Recycling – on-line magazine
www.cdrecycler.com/

Indiana Materials Xchange (IDEM) – www.in.gov/recycle/imx/

Also ...

Dupont Abandoned Cable Recycling Service –
www.dupont.com/cablingsolutions/abandoned_cable/suite.html

Armstrong Ceiling Recycling Program –
www.armstrong.com/sustainability/programs.html

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The Indiana Brownfields Program offers educational, financial, legal, and technical assistance and works in partnership with the U.S. Environmental Protection Agency and other stakeholders to assist Indiana communities in making productive use of brownfield properties.

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