

# Low Interest Loan (LIL)



## Application for Brownfield Low Interest Loan

The purpose of the Indiana Brownfields Program (Program) Low Interest Loan (LIL) incentive is to facilitate the redevelopment of brownfield sites by making eligible political subdivisions, non-profits, and private, for-profit entities to finance environmental cleanup. Loan terms are flexible and dependent upon project/borrower needs. Interest rates will be fixed between 0 and 3%. Loan terms will not exceed 20 years. Repayment terms are negotiable in accordance with applicable guidance and a loan may be partially forgivable for political subdivision borrowers that meet negotiated project-specific remediation and economic development goals.

Please review the “Indiana Brownfields Program Low Interest Loan Guidelines” (LIL Guidelines) for more information *prior to* completing this application.

Indiana defines a brownfield as a parcel of real estate that is abandoned or inactive; or may not be operated at its appropriate use; and on which expansion, redevelopment, or reuse is complicated; because of the presence or potential presence of a hazardous substance, a contaminant, petroleum, or a petroleum product that poses a risk to human health and the environment. IC 13-11-2-19.3.

For purposes of awarding LIL funding, the term brownfield also specifically includes: 1) sites contaminated by controlled substances (e.g., residences or buildings used for the manufacture of methamphetamines); 2) sites contaminated by petroleum or a petroleum product; and, 3) mine-scarred lands.

Completed electronic applications need to be submitted to:

**Sara Westrick Corbin**  
**Indiana Brownfields Program**  
**100 N. Senate Ave., Room 1275**  
**Indianapolis, IN 46204**  
**EMAIL: [SCorbin1@ifa.in.gov](mailto:SCorbin1@ifa.in.gov)**

**Tonya Keller**  
**Indiana Brownfields Program**  
**100 N. Senate Ave., Room 1275**  
**Indianapolis, IN 46204**  
**EMAIL: [ToKeller@ifa.in.gov](mailto:ToKeller@ifa.in.gov)**

### Application Checklist – Including Required Supporting Documentation:

- Completed Typed Application
- Property Ownership Eligibility Questionnaire (Attachment A – LIL Guidelines)
- Letter of Support (if applicable) from Political Subdivision
- Photographs of site as it currently exists
- Site plan/map showing existing structures
- Executed Property Access Agreement (if Applicant is not current owner)  
(Exhibit B – LIL Guidelines)
- Copies of Phase I & Phase II Environmental Site Assessments
- Proposed cleanup plan and project cleanup costs
- Redevelopment plan, including site plan/map post-redevelopment, if available
- Financial Supporting Documentation

**I. Applicant/Borrower Information**

Applicant/Borrower (applicant, political subdivision, non-profit organization or private for-profit organization)			
Mailing Address:			
City/Town:	State:	Zip:	County:
Contact Person/Title:			
Telephone:		Email:	

If the Applicant is not a town, city or county, please attach a letter of support to the Applicant from the locality in which the Site is located.

Letter of support is attached: YES  NO

**II. Co-Applicant/Co-Borrower Information**

Co-Applicant/Co-Borrower (co-applicant, political subdivision, non-profit organization or private for-profit organization)			
Mailing Address:			
City/Town:	State:	Zip:	County:
Contact Person/Title:			
Telephone:		Email:	

**III. Property Information**

Property/Site Name (please list all known names to which the property is commonly referred (e.g. Johnny's Market))			
Mailing Address:			
City/Town:	State:	Zip:	County:
Acreage:			
If applicable, U.S. EPA or IDEM Site #:			
Tax Parcel Identification #(s):			

Property Owner (if not Applicant):			
Date that property was acquired by current owner:			
Identify the method by which the current owner acquired the property (e.g., purchase, tax foreclosure, donation, eminent domain)			
Street Address:			
City/Town:		Zip:	County:
Telephone Number:			

- A. Applicant's (and Co-Applicant's, if applicable) interest in the property, if not the owner (e.g., prospective purchaser, current mortgage holder, municipality with a tax lien, current lessee, other (describe)):
- B. Describe the existing site conditions, including number of existing buildings and current uses:
- C. Does the Applicant (if it is not the owner), have an agreement from the current owner giving access to the brownfield to the state, any consultant(s), the Applicant, and any of its respective representatives or agents for the duration of the cleanup activities? (A template access agreement is provided as Exhibit B to the LIL Guidelines). YES  NO   
*If yes, attach a copy of the executed agreement.*
- D. Is the site currently for sale? YES  NO
- E. Is the site tax delinquent? YES  NO   
*If yes, what is the total amount of tax delinquency? \$\_\_\_\_\_*
- F. Has the site received financial assistance from the Indiana Brownfields Program, another State agency (e.g., OCRA), or U.S. EPA in the past? YES  NO   
*If yes, please list awarding agency, type of assistance (e.g., assessment grant, loan), date, and amount of previous award(s).*

**IV. Environmental Site Conditions** (Types of contaminants, media affected, extent and degree of contamination)

- A. Provide a *brief* history of the operations at and ownership of the site, including current and past uses, past owners/occupants and dates of ownership. Include information regarding any known contamination at the site and describe the nature and extent of the contamination.
- B. Summarize any previous efforts, by Applicant or any other entity, to redevelop or address environmental contamination at the site.
- C. Has a Phase I Environmental Site Assessment been performed at the site?  
 YES  NO   
*If yes, was it prepared for the Applicant and is it compliant with U.S. EPA's All Appropriate Inquiry rule? YES  NO*   
 Report viability date: \_\_\_\_\_  
 Name of consultant that prepared report:  
 "User"(s) of the report:

D. Provide a list of all available reports for assessment activities (and provide Virtual File Cabinet document numbers, if known) that have been performed at the site.

E. Has the contamination on the project property resulted in any lawsuits (e.g., cleanup liability, nuisance, insurance recovery)? **YES**  **NO**

*If yes, provide a detailed explanation.*

**V. Redevelopment/Project Information** (Scope, timeline, and budget)

A. Cleanup Activities

- Scope/media to be addressed: \_\_\_\_\_
- Estimated cost of cleanup: \$\_\_\_\_\_
- Timetable to start cleanup and anticipated completion date: \_\_\_\_\_

B. Redevelopment/construction activities timeline

- Secure all financing by: \_\_\_\_\_
- Break ground/lease by: \_\_\_\_\_
- Achieve full site operation/occupancy by: \_\_\_\_\_

C. What is the stage of project development?

- Ready for planning: **YES**  **NO**
- Development plan complete: **YES**  **NO**
- Ready for land acquisition: **YES**  **NO**
- Land acquired: **YES**  **NO**
- Ready for construction bid: **YES**  **NO**

D. Describe the reuse/redevelopment plans for the site, including its place in the locality's overall economic and community development plans.

E. Please provide a detailed description of any formal plans for redevelopment and any activities that have already been completed towards those plans (e.g., contracts executed, zoning approvals).

F. Do plans call for multi-use functions (e.g., residential and commercial/retail)?  
**YES**  **NO**

**VI. Socioeconomic Benefits** (Redevelopment, capital investment, economic impact, projected job creation)

A. Redevelopment Plans

- Provide detail on how the loan proceeds will be used to promote economic development or enable the creation of, preservation of, or addition to parks, greenways, undeveloped property, other recreational property, or other property used for nonprofit purposes.
- Describe the extent to which redevelopment plans call for pollution prevention and reduced resource consumption (e.g., infrastructure reuse, pollution prevention activities, native landscaping, innovative stormwater management/reuse, construction debris/fill reuse, green building techniques, and/or others).

B. Community Involvement/Public Participation

- Describe the opportunities already given to local residents, businesses and the community as a whole to comment on the proposed cleanup and redevelopment plans for the site.
- Summarize any comments received, including the Applicant's responses to any negative comments.
- Discuss future plans to involve the affected community in reuse planning and/or cleanup plans (e.g., public meeting, neighborhood comment and input, coordinated local efforts, etc.)

C. Capital Investment (Actual or Projected)

- Describe all other funding sources (e.g., federal, state, non-profit or private) that are or will be committed or that Applicant is pursuing to ensure successful completion of the remediation and redevelopment project.
- Total project investment: \$ \_\_\_\_\_
  - Public: \$ \_\_\_\_\_
  - Private: \$ \_\_\_\_\_

D. Job Creation (Actual or Projected)

- Estimated temporary (cleanup and construction) jobs created: \_\_\_\_\_
- Average hourly wage: \$ \_\_\_\_\_
- Estimated permanent jobs created/retained: \_\_\_\_\_

E. Tax Revenue

- Total estimated new taxes generated: \$ \_\_\_\_\_

## VII. Loan Request

- A. Amount of Loan Requested: \$\_\_\_\_\_
- B. Intended Use of Loan Funds (see Financial Assistance Disbursement Guidelines-State Funded for eligible project costs/activities):
- C. Source(s) of Loan Repayment (such as letter of credit or Tax Increment Financing (TIF) options):

## VIII. Financial Information

- A. Attach supporting documentation that:
- demonstrates the success of obtaining financing (e.g., commitment letters from lending institutions, municipal resolutions for financing or TIF creation); and
  - verifies that adequate funding is available and committed to complete the LIL Loan-funded activities if the estimated cost exceeds the requested LIL Loan amount.
- B. Applicant Financial Information – Attach the information requested in the LIL Guidelines relevant to the type of Applicant (see page 11).

## IX. Eligibility/Liability Information

- A. If known, is/does the site:
- Meet the definition of a brownfield (*see* page 1 of application)? YES  NO
  - Have any open or pending federal or state enforcement action? YES  NO   
*If yes, please explain:* \_\_\_\_\_
  - Subject to RCRA Corrective Action for hazardous substances contamination or petroleum contamination (under section 9003(h) of the Solid Waste Disposal Act (RCRA § 6991b(h)))? YES  NO
  - Pose an imminent threat to human health or the environment? YES  NO
  - Listed or proposed for listing on the National Priorities List? YES  NO
  - Subject to unilateral administrative orders, court orders, administrative orders on consent, or judicial consent decrees issued to or entered into by parties under CERCLA? YES  NO  *If yes, please explain:* \_\_\_\_\_
  - Subject to the jurisdiction, custody, or control of the United States government? YES  NO
- B. Continuing Obligations. Describe in detail the specific appropriate care that the Applicant has exercised with respect to hazardous substances and/or petroleum found at the facility by taking reasonable steps to:
- Stop any continuing releases;
  - Prevent any threatened future release;
  - Prevent or limit exposure to any previously released hazardous substance.

## **X. Authorization/Certification/Consent to Publication**

As a participant in the LIL Incentive, the undersigned (Applicant and Co-Applclicant, if applicable) agrees to the following conditions:

- A. The undersigned certifies that neither the (Co-)Applicant, nor any individual, partnership, company or corporation related to the (Co-)Applicant through common ownership or control, is considered a responsible party under CERCLA and/or IC 13-25-4 for hazardous substances contamination or IC 13-23 or IC 13-24-1 for petroleum contamination, at the proposed brownfield project site.
- B. The undersigned certifies that (Co-)Applicant has never been suspended, debarred, or otherwise declared ineligible for federal or state financial assistance programs.
- C. The undersigned certifies that (Co-)Applicant is authorized to incur debt and enter into legally binding agreements.
- D. The undersigned certifies that (Co-)Applicant has no pattern of uncorrected environmental non-compliance.
- E. Applicant confirms commitment to:
  - Comply with all land use restrictions and institutional controls;
  - Assist and cooperate with those performing the cleanup and to provide access to the property;
  - Comply with all information requests and administrative subpoenas that have or may be issued in connection with the property; and
  - Provide all legally required notices.
- F. The undersigned agrees that the challenges and successes of this brownfields project may be discussed at any local, state or national meetings or conferences.
- G. The undersigned agrees that this brownfield project may be publicized through various media, including brochures, web pages, news articles and press events. These media may include photos of the project site.
- H. The undersigned understands that the information that is made available to the Program will be available to the public and other agencies in accordance with the Indiana Public Records Act, IC 5-14-3, the state law that governs the disclosure of public records.

I. The undersigned certifies to the best of their knowledge that all information provided herein is accurate and complete.

\_\_\_\_\_  
Signature of person submitting  
application on behalf of Applicant<sup>1</sup>

Date: \_\_\_\_\_

Print name: \_\_\_\_\_

Print title: \_\_\_\_\_

Address: \_\_\_\_\_

Phone number(s): \_\_\_\_\_

Fax number: \_\_\_\_\_

Email address: \_\_\_\_\_

\_\_\_\_\_  
Signature of person submitting  
application on behalf of Co-Applicant

Date: \_\_\_\_\_

Print name: \_\_\_\_\_

Print title: \_\_\_\_\_

Address: \_\_\_\_\_

Phone number(s): \_\_\_\_\_

Fax number: \_\_\_\_\_

Email address: \_\_\_\_\_

\_\_\_\_\_  
<sup>1</sup> Electronic signatures are acceptable or a completed application may be printed, signed, scanned and then submitted via email.