Narrative Information Sheet

1. Applicant Identification:
   Eastern Maine Development Corporation
   40 Harlow Street
   Bangor, ME 04401

2. Funding Requested:
   a. Grant Type: Individual Revolving Loan Fund
   b. Federal Funds Requested
      i. $1,000,000
      ii. EMDC is not requesting a grant waiver for Cost Share

3. RLF Boundaries:
   Jurisdictions Covered Include Town of Lincoln and Town of Orono and EMDC service area of Penobscot, Piscataquis, Waldo, and Hancock Counties; Lending services are provided State-wide

4. Target Area and Priority Site Information:
   Great Northern Paper (GNP) located in East Millinocket, Maine Census Tract 310
   50 Main Street, East Millinocket, Maine 04430
   Lincoln Paper and Tissue (LP&T), located in Lincoln, Maine 50 Katahdin Avenue,
   Lincoln, Maine 04457

   a. Contacts
      a. Project Director:
         Dr. Vicki Rusbult
         Eastern Maine Development Corporation
         40 Harlow Street
         Bangor, ME 04401
         vrusbult@emdc.org
         (207) 974-3238

      b. Chief Executive:
         Lee Umphrey
         President & CEO
         Eastern Maine Development Corporation
         40 Harlow Street
         Bangor, ME 04401
         lumphrey@emdc.org
         (207) 942-6389, ext. 3204
b. Population:
   Lincoln, Maine: Population 4,853
   East Millinocket, Maine: Population 1,621

c. Other Factors Checklist

<table>
<thead>
<tr>
<th>Other Factors</th>
<th>Page #</th>
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<tbody>
<tr>
<td>Community population is 10,000 or less.</td>
<td>Page #5</td>
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<tr>
<td>The applicant is, or will assist, a federally recognized Indian tribe or</td>
<td>Page #1</td>
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<tr>
<td>United States territory.</td>
<td></td>
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<tr>
<td>The priority site(s) is impacted by mine-scarred land.</td>
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<tr>
<td>The priority site(s) is adjacent to a body of water (i.e., the border of the</td>
<td>Page #2</td>
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<tr>
<td>priority site(s) is contiguous or partially contiguous to the body of water,</td>
<td></td>
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<tr>
<td>or would be contiguous or partially contiguous with a body of water but</td>
<td></td>
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<tr>
<td>for a street, road, or other public thoroughfare separating them).</td>
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<tr>
<td>The priority site(s) is in a federally designated flood plain.</td>
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<tr>
<td>The reuse of the priority site(s) will facilitate renewable energy from</td>
<td>Page #3</td>
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<tr>
<td>wind, solar, or geothermal energy.</td>
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<tr>
<td>The reuse of the priority site(s) will incorporate energy efficiency</td>
<td></td>
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<tr>
<td>measures.</td>
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<td>30% or more of the overall project budget will be spent on eligible</td>
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<tr>
<td>reuse/area-wide planning activities, as described in Section I.A., for</td>
<td></td>
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<td>priority site(s) within the target area.</td>
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<tr>
<td>The target area(s) is located within a community in which a coal-fired</td>
<td></td>
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<td>power plant has recently closed (2011 or later) or is closing.</td>
<td></td>
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</tbody>
</table>

8. Letter from the State or Tribal Environmental Authority
November 17, 2021

Ms. Dorrie Paar
EPA Region 1
5 Post Office Square
Suite 100, Mailcode: OSRR7-2
Boston, Massachusetts 02109-3912

Dear Ms. Paar:

The Maine Department of Environmental Protection’s ("Department") Bureau of Remediation and Waste Management acknowledges that the Eastern Maine Development Corporation ("EMDC") plans to conduct cleanups and is applying for federal Brownfields grant funds.

Dr. Vicki Rusbult of EMDC has developed an application requesting federal Brownfields Revolving Loan Fund money for cleanup of Brownfields properties in the area the corporation serves.

If the EMDC receives funding, the Department will assign project management staff to provide review and comment on all remedial workplans generated using the funding, and the Department’s Voluntary Response Action Program ("VRAP") will provide protections from Department enforcement actions by issuing a Commissioner’s Certificate of Completion for the remedial activities completed to the Department’s satisfaction.

Please feel free to call me directly at (207) 592-0882 should you have any questions regarding this letter.

Sincerely,

Nicholas J. Hodgkins
Voluntary Response Action Program
Division of Remediation
Maine Department of Environmental Protection

Cc: Dr. Vicki Rusbult, EMDC
IV.E. Narrative/Ranking Criteria

1. PROJECT AREA DESCRIPTION AND PLANS FOR REVITALIZATION

1.a. Target Area and Brownfields 1.a.i. Background and Description of Target Area
Eastern Maine Development Corporation (EMDC), was established in 1967 to enhance economic opportunity throughout 4 Maine counties that cover 20% of the State's population and over 30% of the State's land area. Over 98% of the EMDC's region consists of rural communities with populations of less than 10,000. EMDC also assists the Penobscot Indian Nation (PIN) and has collaborated with them on five Brownfields projects and will continue this partnership.

Our Region’s early industrial history dates to the 1800s. The primary historical industry was paper and wood products manufacturing. This industry created large mills that were located in remote areas of dense forests to take advantage of the abundant resources. People came to settle these locations for the employment and resulted in the establishment of prosperous towns while the mills were operating. With the influx of people and industry came waste and pollution which were routinely dumped into the rivers and ground for over 100 years. Most of the region relies on private groundwater supply wells that have not been tested for Brownfields related contaminants.

Our regional economy was centered on the paper mills that employed over 6,000 people. In the past 8 years, 5 of these mills have closed leaving the mill workers unemployed and greatly impacting other businesses that survived on commerce generated from the mills and their employees. This has created numerous Brownfields particularly in the towns where the mills were located. Since the closure of many of our mills, our region suffers from low wage jobs, a poorly educated population with limited access to health insurance, and blight from the closed mills. Our population is frequently exposed to harmful contaminants related to numerous Brownfields abutting residential areas and surface water bodies that pose potential exposure and health risks. Poor economic conditions and Covid-19 have contributed to our escalating opioid crisis. Over the past 18 months, fatal overdoses in Maine reached a record high, increasing 33% in 2020 which is now over twice the national rate.

We plan to target the rural small towns of East Millinocket (EM) and Lincoln. Each town contains a closed paper mill. Each paper mill employed over 1,000 workers and supported numerous businesses. The local economies were centered around the predominant employer and their closings had a devastating impact to workers and our economy. The region’s population has decreased since the 2010 US Census. The regional population decreased 11.1% between 2000-2016 due to poor economic factors (Katahdin Region Socioeconomic Indicators 2018).

1.a.ii. Description of the Priority Brownfield Site(s)

Our region contains over 100 Brownfields that are comprised of former drycleaners, auto service and gas stations, textile mills, and paper mills. Many of these sites are associated with former mill towns as indirect businesses. These areas were particularly hard hit when the mills closed. Therefore, several of these mill towns will be a primary focus for our redevelopment efforts.

Great Northern Paper (GNP) located in EM and Lincoln Paper and Tissue (LP&T) in Lincoln (30 miles from each other) were some of the region’s largest employers. The closures (GNP in 2014 and LP&T in 2015) caused unemployment, blight, perceived contamination from wastes left behind, and a reduction in each Town’s tax base. GNP, originally constructed in 1907 on
215 acres, is on EM’s Main Street and adjacent to the Penobscot River. The GNP site includes over 60 buildings constructed in several phases with more than 222,000 sq ft of building space available. GNP has aboveground bulk fuel oil storage tanks and former wood laydown areas, and has access to 400 miles of railways with lines connecting the Maine coast to Canada. A high-density low-income residential neighborhood is located immediately across Main Street. LP&T, is a 385-acre site with 43 buildings. Its initial construction was in 1883 and it was expanded over the years. Prior to the construction of LP&T, the site was the home of a former tannery and grist/saw mill whose operations date to 1827. LP&T is located on the Penobscot River and is one block from Lincoln’s downtown area, and abuts a low-income residential area.

The mill closures have been devastating to the surrounding economy and has caused other businesses to close creating more brownfields. Contaminants of concern include the storage and use of acids, corrosives, solvents, petroleum, electrical components including transformers with polychlorinated biphenyls (PCB) containing oil, asbestos containing building materials, heavy metals, and dioxins. Releases of these compounds impacted the environment and migrated to natural sensitive receptors including water supply sources and surface water bodies used for recreation. Human exposure to these contaminants is detrimental to public health. Many of the GNP and LP&T buildings have asbestos. Several areas of each site have PCB contamination. Oil saturated soil is present in areas surrounding their fueling operations for each site. There are insufficient resources to secure the large number of abandoned buildings in each site. Therefore, neighbors, children and indigent people having relatively free access are inadvertently exposed to these harmful contaminants. At LP&T, arson has leveled three of the buildings, one of which was significantly impacted with asbestos pipe wrap and exterior transite paneling. This caused ash and asbestos to blow across the site and into the abutting residential area. Soil and groundwater impacts include metals, PCBs, petroleum products, and solvents.

Redevelopment of these sites are a priority to stimulate the local and regional economies by providing sustainable new jobs for new manufacturing and supporting businesses. Re-use of the mills with new wood manufacturing technologies will provide sustainable jobs and sustainable industries for future generations of workers. Forest products are the backbone of Maine’s economy, particularly in the rural areas of the state. Maine is rich in forest resources. It remains the most heavily forested state in the nation percentage wise, with 89 percent of its land base in forest (17.6 million acres). It will revive idled businesses that formerly supported the wood products supply chain and will reinvigorate businesses that support the new workers. Although these towns are small in comparison to national statistics, they are some of the largest towns in our region and are centers for regional commerce. These sites visually dominate the area and redevelopment of both towns and the region is not possible without addressing these sites. Currently, they represent a blighted eyesore that reeks of failure, despair, and depression. Re-use will change that perception and provide a momentum for re-investment and hope.

1.b. Revitalization of the Target Area 1.b.1. Reuse Strategy & Alignment with Revitalization Plans. Sustainable forest management supports Maine’s economy, environment, and quality of life. Maine’s forest-based industry is diverse and includes landowners, loggers, foresters, truck drivers, value-added manufacturing, and energy production. Nearly 89% of the state is forested, and 93% of forests are in private ownership. In 2015, forest-based products were Maine’s largest export industry, with sales totaling $740 million for wood, pulp, paper, and lumber. We plan to
take advantage of our natural resources and forest products work force. The Towns plan for each paper mill is to utilize all of the existing infrastructure that will benefit future businesses. Rail service, wastewater treatment plants, power generation, and functioning buildings may all be re-utilized in each mill to reduce capital and operational costs of future businesses. Renewable energy sources to provide state of the art efficiencies are also planned. Buildings not salvageable will need to be demolished and areas that require cleanup will need to be addressed to promote reuse by the new businesses. Each town will apply for Brownfields cleanup funding and new business will benefit from loans from this RLF.

On July 21, 2020, EM acquired GNP through $1,450,000 in grants. The Katahdin Region Multi-Jurisdictional Comprehensive Plan (KRCP) goal is to attract light industrial manufacturing opportunities to the former GNP Mill that meet the growing needs of the outdoor recreational economy and take advantage of our proximity to Maine's wood product industry. EM has identified an undeveloped 50-acre portion of the GNP Mill to be redeveloped immediately into a small manufacturing and innovation center. This proposed light manufacturing portion of the former mill site is on the river front, which historically was not utilized. EM believes the reuse will serve as a catalyst for site-wide development. The plans align with many of the anticipated Brownfields outcomes. These include seeking new or expanded job opportunities, enticing employment and people back to the town, diversifying the economic base to include natural resource and tourism-based industries, creating attractive working areas with recreational opportunities along the river. EM's goal within the KRCP align with many of the anticipated Brownfield outcomes including: seeking new or expanded job opportunities; enticing employment and people back to the town; diversifying the economic base; and creating attractive working areas with recreational opportunities along the river.

Since 2017, the Town of Lincoln has been purchasing portions of LP & T. Lincoln has now acquired almost the entire mill. Lincoln's economic development plan is to re-engineer the wood products industry by creating a supporting group of industries clustered in the former mill site. The redevelopment is called Maine Forest Products Innovation Park and it will create a synergy and center for Maine's future wood products. Lincoln is seeking funding through grants from state and federal sources including State and Federal Economic Development Administrations (EDA), USDA, DHA, the Northern Border Commission, and EPA for cleanup and infrastructure improvements. This redevelopment will be a center for the next generation of technology-driven forest products. It will also be a multi-source renewable energy platform. Lincoln has a commitment from Biofine Developments Northeast to build and operate a facility to manufacture their patented biofuel components from cellulosic and wood waste. Lincoln is also in discussion with several other companies including Ligna CLT Maine, LLC, American Mass Timber, and US Engineered Wood, who are evaluating the purchase of former mill buildings to convert and operate wood related manufacturing facilities. Lincoln is in discussions with Wood Treatment Technology (WTT) for the construction of a manufacturing and research facility to expand the market for thermally modified wood and advanced timber impregnation technologies. To support these developments, the Innovation Park will provide a micro-grid powered by a multi-element, redundant renewable energy platform that will include a bio-mass combined heat and power (CHP) facility and a Solar Array scalable to meet demand. The solar arrays are planned to be located above LP&T's 70 acre solid waste landfill. To further support these developments, the Innovation Park is designed to provide an Innovation Center to provide
on-site workforce development and entrepreneurial support services. Both community plans
align with the region’s Comprehensive Economic Development Strategy (CEDS) Plan (2021)
which identifies re-use of the former mill sites and continued focus on the wood product industry
are key to Eastern Maine’s economic future.

1.b.ii. Outcomes and Benefits of Reuse Strategy
EMDC is working cooperatively with Lincoln and EM to support the re-engineering of the wood
products industry and creating renewable energy sources to help power the new developments.
Redevelopment will revitalize existing infrastructure at the mill sites and will create many jobs at
the GNP and LP&T sites. GNP will reuse a renewable bio-plant to create energy and Lincoln
will create a CHP and solar array to assist in providing cheaper power for the new occupants of
the mills. Jobs will be created for business that support the wood supply chain as well as other
business that will prosper from the new employees for these businesses. Many of these jobs will
be offered to Town residents. EMDC will assist local residents through our career center, Work
Force and Job Training programs, as well as vocational training through Katahdin Higher
Education Center. Lincoln has forecasted a public and private investment of $405 million and
over 600 direct and indirect new jobs to the Maine Forest Products Innovation Park. EM is
forecasting the creation of hundreds of new jobs with GNP redevelopment. Revitalization of the
mill sites will have a positive impact to the town’s morale and will encourage other business to
relocate to the area and share the economic revival. Direct impact will be created for the local
disadvantaged community that suffers from low income, unemployment, limited access to health
care, and high energy cost burden. Lincoln and EM respectively are in the 91 and 81 percentiles
for state low income, 93 and 59 percentiles for education below a high school level, and 87 and
89 percentiles for hazardous waste proximity according to EJSCREEN. These communities will
gain a larger tax base and property values will increase.

1.c Strategy for Leveraging Resources 1.c.i. Resources Needed for Site Reuse
EMDC will work with each community to seek additional funding through EDA, USDA Rural
Development, and DOT grants to upgrade transportation and building improvements and
Community Development Block Grant (CDBG) funds for site redevelopment. LP&T will be
supported with grants to NBRC for wood-related infrastructure and the development of new
EDA EAA grants for infrastructure. These applications will directly impact both EM and LP&T.
EMDC will seek grants, foundation monies and low interest loans to assist in mill site
improvements, building modifications and repairs, and final demolition/remediation. An EDA
RLF grant is in development and would complement EPA RLF funding. As a Certified
Department of Treasury CDFI and CDI, EMDC has access to federal funds to support
community impact activities including New Market Tax Credit (NMTC) programs that
specialize in complex project funding between $10 to $150 million. NMTC focus efforts in
economically-distressed communities and sites designated as Opportunity Zones; GNP and
LP&T are situated in OZ-designated tracks. EMDC will collaborate with private investment
partners to connect investors and lenders for site acquisition and large project development.

EMDC will seek cleanup funding through a Brownfields grant, private financing by an interested
business, and/or apply to the Maine Department of Environmental Protection’s Groundwater
Cleanup Fund. EMDC is a community lender with access to SBA and 7A loans and EDA and
USDA RD revolving loan funds, and will assist project partners on remediation financing.
1.e.ii. Use of Existing Infrastructure. GNP and LP&T have direct access to rail and interstate highways, public water, sewer, and 3-phase electrical service. GNP will utilize its bio-mass energy plant, and LP&T has a fairly new gas turbine to generate power. Both mills have wastewater treatment plants, and select buildings that are free of environmental hazards and require minimum effort for re-use. EM and Lincoln are working toward developing a Broadband Utility to bring high speed internet throughout the region.

2. COMMUNITY NEED AND COMMUNITY ENGAGEMENT

2.1 Community Need

2.1.i The Community’s Need for Funding: EM and Lincoln, according to American Community Survey (ACS), have populations of 1,621 and 4,853 respectively. Both are rural towns with limited access to funds and economic restrictions to placing additional tax burdens on their people. EJSCREEN and ACS notes EM and Lincoln have a poverty rates of 17% with the percentage of individuals with a bachelor’s degree or higher at 15.8 and 14.8% respectively. Median age (48.7 & 51.3), household incomes ($43,261 & $37,011), Maine low income rate percentiles (81 & 91) for EM and Lincoln respectively are bad. Rising municipal service costs and reduced state funding has put severe strains on each town’s budget. Each of these towns have had a significant decrease in tax base from closing businesses and people leaving the area due to lack of jobs. Median home price in EM is $74,100. The weighted-average property tax in the Katahdin Region has increased by 51% over the past decade. HomeArea.com indicates 6.6% of homes in EM are abandoned. No additional state funds are available to conduct cleanups.

2.1.ii. Threats to Sensitive Populations

1) Health or Welfare of Sensitive Populations:
The selected sites each directly affect the respective communities as well as the Penobscot Indian Nation (PIN) who rely on the Penobscot River for recreation and sustenance fishing. Wastes dumped in the river over the past 100 years have created fish consumption advisories for the Penobscot River. Many tribal members are either not aware of the advisories or disregard the advisory to support sustenance lifestyles. Therefore, PIN members are exposed to metals and PCBs. According to niche.com, PIN’s median household income is $28,750. According to EJSCREEN, Lincoln and EM have Maine hazardous waste proximity percentiles of 87 and 89 and education rates of less than a high school equivalency at 93 and 59, respectively. Maine and federal percentiles of populations over 60 are 82 and 90 for Lincoln and 77 and 87 for EM. Maine percentiles of lower income residents are 91 and 81 respectively for Lincoln and EM with these residents living directly across the streets from the LP&T and GNP sites. These low-income neighborhoods with many of the most vulnerable populations (elderly, disabled, and youth with developmental disabilities) are affected by environmental justice and environmental issues. According to ACS, 15.6% of the EM population and 12.1% of Lincoln residents have no health insurance. Arson of three buildings at the LP&T site likely distributed asbestos and ash impacted with heavy metals over much of the residential area. The highly visible mills represent blight, economic depression, and community failure. They serve as a magnet for vandalism and unintended exposure to wastes such as PCBs, asbestos, heavy metals, VOCs, SVOCs, and unsafe structures for those (mostly youth) that frequently trespass.

This grant will address and reduce these threats by: 1) cleaning up hazardous contaminants from buildings and the environment which will prevent human exposure 2) re-occupying the sites will severely minimize vagrant and youth trespassing as well as arson which will again minimize
exposure to harmful contaminants 3) redevelopment will also bring new jobs and decrease poverty and depression. Poverty and depression are also linked to high opioid addiction and fatality rates that are twice the national average. Redevelopment will decrease those rates and give the community a sense of hope and allow them to again be proud of their community.

2) Greater Than Normal Incidence of Disease and Adverse Health Conditions
As can be seen in the table below, our health statistics are sobering. The cancer mortality rate for the Penobscot Indian Nation is a staggering 4.5% and cancer rates in Penobscot County where EM and Lincoln are located far exceed the national values. We have a larger proportion of those living below the poverty rate. All communities experience the effects of low-income residents, with increased needs for social and health services. The 2017 rate of opioid-related overdose deaths for Penobscot County (36.1 per 100,000 people) is over twice the national average (16.8) and exceeds the State rate (30.2) and all other states except Ohio and West Virginia (www.livestories.com). This grant will help reduce these risks by: 1) removing or mitigating contaminants 2) removing asbestos in structures; and 3) educating residents about these risks and how to avoid them. These will improve the health of the community which will create a more prosperous people and economy.

<table>
<thead>
<tr>
<th>Health Impact /100,000 pop.</th>
<th>Penobscot Indian Nation</th>
<th>Penobscot County</th>
<th>Maine</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Asthma</td>
<td>25%⁴</td>
<td>11.6%¹</td>
<td>10%¹</td>
<td>9.1%¹</td>
</tr>
<tr>
<td>Cancer Incidence-all cancer</td>
<td>37 per 601 people⁴</td>
<td>537.2¹</td>
<td>480.8¹</td>
<td>469.¹</td>
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<tr>
<td>Cancer Mortality-all cancer</td>
<td>4.5%³</td>
<td>205.8¹</td>
<td>196.0¹</td>
<td>175.8¹</td>
</tr>
</tbody>
</table>

¹2012 Maine CDC State Health Assessment per 100,000 people ³ Tribal health office ⁴2012 Penobscot Nation Health Needs Assessment Report

(3) Promoting Environmental Justice
A successful grant will allow cleanup of the mills which will reduce adverse environmental exposures to human health and the environment. This will reduce harmful exposures of the mill contaminants that contribute to cancer, asthma, and other health ailments. A cleaner mill will attract new businesses to the mill sites which will increase employment in the disadvantaged community that surrounds the mills. It will spur new residents to return to these areas that have had a population exodus. New jobs, increased property values, better access to health insurance through employment with benefits will all improve the conditions of these communities.

<table>
<thead>
<tr>
<th>Demographic</th>
<th>EM</th>
<th>Lincoln</th>
<th>Maine</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pop. over 60 percentile ME &amp; US³</td>
<td>77/87</td>
<td>82/90</td>
<td>NA</td>
<td>NA</td>
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<tr>
<td>Median Age²⁴</td>
<td>48.7</td>
<td>51.3</td>
<td>45.1.3</td>
<td>38.5</td>
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<tr>
<td>Low Income Percentile For Maine³</td>
<td>81</td>
<td>91</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Median Household Income²⁴</td>
<td>47,886</td>
<td>37,011</td>
<td>58,924</td>
<td>65,712</td>
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<tr>
<td>Un-insured¹⁴</td>
<td>15.6%</td>
<td>12.1%</td>
<td>8%</td>
<td>9.17%</td>
</tr>
<tr>
<td>Adults and children In poverty¹⁴</td>
<td>17%*</td>
<td>17%</td>
<td>10.9%</td>
<td>12.3%</td>
</tr>
</tbody>
</table>

Notes: Source: ¹Penobscot County Health Profile 2018 Maine Shared Community Health Needs Assessment Report, ² American Fact Finder, ³EJSCREEN, ⁴American Community Survey, NA = not applicable, Pop = population

2.b. Community Engagement 2.b.i.Program Involvement & 2.b.ii.Program Roles
Program Involvement and Program Roles: 1) Penobscot Indian Nation: Sean O’Brien, Brownfield Program Coordinator 207/817-7338, sean.obrien@penobscotnation.org, Role-collaborate cleanup of sites adjacent to Penobscot River and advise on sites within the Penobscot
River watershed; 2) Penquis: Jason Bird, 207/973-3551 JBird@penquis.org, Role-Join Steering Committee and advise on public housing options for target areas; 3) Eastern Maine Healthcare: Michael Donahue, MBA, Sr VP, 207/973-7000, mdonahue@northernlighthouse.org, Role-identify problem health locations at Brownfield sites and provide health counseling to sensitive target populations; 4) Katahdin Region Development Board: Michael Michaud, Chair, 207/746-3376, michaelEmichaud@gmail.com, Role-advising on potential cleanup sites at GNP and provide community meeting space in EM; 5) Lincoln Lakes Innovation Board: Jay Hardy, President, 207/233-8961, Jay.Hardy@lincolnmaine.org, Role-advising on cleanup of potential sites at LP&T and provide community meeting space in Lincoln; 6) Penobscot County Commissioners-Erika Honey, County Administrator, 207/942-8535, ehoney@penobscot-county.net, Role-County specific cleanup and loan advisor; 7) Hancock County Commissioners-Scott Adkins, Administrator, 207/667-9542 headadministrator@hancockcountymaine.gov, Role-County Specific advisor for cleanup sites in Hancock County; 8) Piscataquis County Commissioners-Michael Williams, County Manager, 207/564-6500, Role-County specific advisor for sites in Piscataquis County.

2.b.iii. Incorporating Community Input: We will capture each community’s input from our multi-approach engagement strategy. This has historically been successful for our projects. Our approach will connect with different population groups. Our electronic communication database is populated with more than 3,000 users. Public meetings will take place before and after significant events. We will encourage and respond to all comments. We will adhere to state Covid-19 guidelines which may result in relying more on telephone, regular mail, email, social media, and a dedicated web page. Our preference would be to have face-to-face meetings with people that typically do not rely on electronic communication methods and people that would prefer in-person communication. Face to face meetings may still take place, but may need to adhere to social distancing. Feedback will be encouraged, at a minimum, we shall provide a way for all interested parties to access and comment on all activities. We will document pertinent written comments with written feedback to their respective stakeholders and will store the correspondence on a dedicated webpage to provide transparency to stakeholders and to keep personal data private. Meeting notes will also be stored and available on the webpage.

3. TASK DESCRIPTIONS, COST ESTIMATES, AND MEASURING PROGRESS. Program Description and Marketing Strategy 3.a.i. Program Management. EMDC provides community, infrastructure, and transportation planning; workforce training and development; generates economic growth opportunities by leveraging resources; and provides business financing and counseling. We are a Community Development Financial Institution (CDFI) and a US Small Business Administration (SBA) lender; our loans range from $500 to $5.5 million to help start-up and existing small businesses. EMDC is requesting a $1,000,000 ($870,000 direct loan funds) EMDC loan structure will provide $200,000 to match the grant through our investment from the Finance Authority of Maine (FAME), a state entity.

EMDC has a highly experienced and qualified staff to administer the RLF, including Kim Smith, Director and Loan Officer/Credit Analyst with over 17 years of lending experience. With the exception of legal services, EMDC can implement the program including outreach, screening, credit analysis, loan packaging, underwriting, processing, closing, and servicing. The structure of our team will have community leaders from our targeted areas. EMDC’s Director of Lending, Kim Smith, will be the RLF Manager and the link between the RLF Advisory Committee
(RLFAC) and EMDC’s Lending Department. EMDC uses loan servicing software track payment history, produces reports with actionable data, and response to borrower inquiries. We have a strong relationship with federal, state, and local lenders including SBA, USDA, EDA, and FAME as well as non-profit lending institutions such as MaineStream Finance and CEI. EMDC uses two area law firms for services Rudman Winchell and Lanham Blackwell & Baber. For Cleanup oversite, we will hire a QEP.

EMDC’s RLFAC will develop an application to allow the selection of borrowers. The application will incorporate all of the Brownfields eligibility requirements (CERCLA 104) such as making sure that the applicant is not the potentially liable party (CERCLA 107). The application will also detail site investigation data, cleanup requirements, and development plans. All applicants will be required to enter into the Maine Department of Environmental Protection’s (MEDEP) Voluntary Response Action Program (VRAP), which is Maine’s program to clean up sites to meet health and environmental risk standards.

3.a. ii Revolution of the RLF Program We have developed a large inventory of Brownfields that require cleanup. Identifying the best sites to devote funding will be the task of our RLFAC. Project applications that will be considered by the RLFAC will focus on our targeted area. Application evaluations will also be based on the potential for economic development, being a catalyst for additional economic development, community feedback regarding the area’s needs, alignment with regional goals, availability and reuse of existing infrastructure, environmental human health concerns, and the potential for yielding sustainable development opportunities.

Approved applications will be passed on to EMDC’s Lending Department for underwriting and financial consideration. EMDC has been making small business loans for 40 years with total $ lent approaching $90,000,000. We have a clear understanding of requirements on which small business loans must be based. We will apply these principals to the RLF program for loans and subgrants. Potential borrowers will receive an application which includes a personal financial statement for each owner, tax returns, a budget/project worksheet, and assets being offered as collateral, a list of business obligations, historical financial statements, and cash flow projections. EMDC’s interest rates are set on a case-by-case basis with factors using: years in business, collateral, credit scores (including bankruptcies), and length of loan with rates usually not exceeding PRIME plus 3.25%. The maximum loan period will be 10 years.

Once underwriting is complete, the loan will be presented to EMDC’s Loan Committee, currently chaired by Jim Pelletier, commercial lender at Acadia Federal Credit Union, with five members having considerable lending experience. The Loan Committee will vote to recommend approval, denial, or to table the request for more information. If recommended for approval, the loan is advanced to EMDC’s Board of Directors for final approval. Once approved, the Loan Department will begin the process of requesting any collateral searches and preparing the loan for closing. Currently, EMDC has a list of 19 sites that currently could use cleanup funding. Generally, documents are prepared and loans closed by the Senior Portfolio Manager, Rhonda Amsden (25 years of loan servicing experience). For more complex loans, an attorney will prepare the loan documents in accordance with the requirements of EMDC’s lending sources and coordinate the closing. The Senior Portfolio Manager attends the closings.
EMDC’s Lending Team has been working on RLF programs for over 2 decades, the infrastructure is well-established with continuous communication. The Director of Lending provides oversight of all Lending Program activities and meets weekly to discuss the loan any pressing servicing needs. Our Aging Committee meets monthly to review all delinquent loans and determine necessary action. We anticipate a QEP will be incorporated into these sessions as needed. EMDC will maximize resources for lending and evaluate all funding sources especially in high risk locations with vulnerable communities. We will evaluate the potential for each applicant to qualify for historic tax credits, Opportunity Zone investments, New Markets Tax Credits, CDBG grants, and other state and federal funding programs. We will provide flexibility for applicants to support any funding gaps. Finally, EMDC will rely on repayment of the loans to sustain the program and use the collected funding to be loaned to new applicants. We anticipate the funding will continue to sustain the program years following the close out of the grant. EMDC will continue to report progress through ACRES reporting following the grant close out.

3.a.iii. Marketing Strategy
Our region contains eleven previous and/or current Brownfield Assessment and Cleanup Grantees. All have active Brownfields programs. All generate leads for businesses and non-profit organizations interested in developing Brownfields. We frequently communicate with these organizations. We will contact these groups to allow their motivated developers to apply for funding. We anticipate a very competitive applicant pool with more applicants than funding. In addition, we maintain an active lending branch that has ties to many business groups. Many of these groups will be contacted to convey the potential for low-interest loans and subgrants. We frequently reach out to municipalities, business groups like Rotary Clubs, and Brownfields stakeholders to describe our Brownfields program. We anticipate that these marketing efforts will continue as long as the Brownfields are funded. Marketing efforts will focus on our targeted communities and for sites that we believe, once developed, will help to transform the area; a domino effect can take place for certain areas once particular properties are revitalized. We will use the RLFAC that include regional leaders to conduct outreach within their areas of influence. Meetings will occur on an as needed basis increase our visibility and applicant recruitment.

3.b. Description of Tasks/Activities and Outputs 3.b.i. Program Implementation
Task 1: Develop RLF Program and Community Engagement We will establish our Brownfields RLFAC and with their help, develop an application and process to select borrowers and subgrantees. Using federal procurement rules, we will hire a QEP for cleanup oversight, preparing Quality Assurance Project Plans, and guidance. EMDC staff will provide in-kind assistance to the QEP to assure the program complies with federal requirements and program objectives. We will attend the National Brownfields Conference. We will set up a tracking system to keep our Program on schedule which will also identify and track significant milestones. This will schedule community meetings to discuss significant project activities. The public meetings will take place prior to and following significant project milestones. We will establish methods to allow public comments and responses to the program. These tasks will initially focus on the targeted communities, but will also apply to the non-priority sites. ii. Anticipated Project Schedule: The RLFAC will be established in the first quarter following grant approval. A QEP will be hired in the 2nd quarter and we will set up a tracking & scheduling system in the 2nd quarter. Public meetings will be held throughout the grant period. iii. Task/Activity Lead(s): The Lending Director, Brownfields Director, Senior Accountant, and
President & CEO will provide oversight. The RLFAC will include representation of multiple agencies, a QEP, and including the major health system advising the team in health monitoring activities. iv. Output(s): One RLFAC, an advertisement for a QEP, a QEP, a schedule of project milestones, a loan and subgrantee selection and approval process document, meeting notes with responses to questions, and attend a Brownfields conference.

Task 2: Establish and Manage RLF Program RLF Operations We will complete update reports for ACRES input, approve loan applicants and subgrantees, service loans and subgrants through tracking payments and bookkeeping, appraisals of site properties, verification of applicants eligibilities, prepare agreements, close loans/subgrants, disburse funds, manage program income, prepare marketing flyers with social media and web page postings, attend marketing meetings to various regional and state groups, We will strongly consider loan or subgrantee applicants not within our priority area if their project will catalyze regional redevelopment. ii. Anticipated Project Schedule: Initiate loan and grant authorization and all management tasks at end of 2nd quarter, start ACRES input at end of 1st quarter, begin marketing at end of 2nd quarter and continue all tasks for grant duration. iii. Task/Activity Lead(s): The Lending Director, Brownfields Director, Senior Accountant, and President & CEO will lead Task 2 with the help of the RLFAC. iv. Output(s): Loans and Subgrantee completed agreements, site appraisals, quarterly ACRES updates and all required reports, social media and web site postings, and marketing meetings and flyers.

Task 3: Prepare Cleanup Activities Cleanups & Reuse Planning: Coordinate and plan all cleanups and reuses with MEDEP VRAP oversite. Public meetings to discuss plans and outcomes are discussed in Task 1. Complete Quality Assurance Project Plans (QAPP), Analysis of Brownfields Cleanup Alternatives (ABCA), Reuse Plans, and Health and Safety Plans (HASP) for all appropriate sites. ii. Anticipated Project Schedule: Plan for first cleanup and reuse at end of 3rd quarter, continue to plan cleanups and reuses as well as draft QAPPs, ABCAs, Reuse Plans, and HASPs as appropriate. LP&T and GNP cleanups will be scheduled following businesses selecting the desired location for redevelopment. At least two cleanups at each site will be planned for completion by 4th quarter of first year. Process will continue to grant termination. iii. Task/Activity Lead(s): QEP will take the lead on this task and will keep EMDC and the RLFAC informed of progress. iv. Output(s): 8 cleanups, 8 QAPPs, ABCAs, Reuse Plans and HASPs, 16 community meetings as discussed in Task 1.

Task 4: Site Cleanup Oversight: The QEP will oversee all site cleanups. MEDEP VRAP will also participate in the review of the work completed and the tasks necessary to obtain VRAP cleanup closure certification. This will be done for all sites. ii. Anticipated Project Schedule: Plan for first cleanup at the end of 3rd quarter, continue to oversee cleanups and reuses as appropriate. LP&T and GNP cleanups will be scheduled following businesses selecting the desired location for redevelopment with at least two cleanups at each site will be planned for completion by 4th quarter of first year. MEDEP VRAP closure certifications will be awarded at end of required cleanup. This process will continue to grant termination. iii. Task/Activity Lead(s): QEP and MEDEP VRAP staff will keep EMDC and the RLFAC informed of progress. iv. Output(s): 8 VRAP closure certifications and cleanups.
3.c. Cost Estimates Task 1: Develop RLF Program and Community Engagement: The following descriptions include total costs. All EMDC rates are $40/hr and includes EMDC personnel @ $11,452 (409 hrs.) plus fringe at $4,908; travel of 1,000 miles @ $0.54/mile = $540; travel for one person to grant conference = $1,000 airfare, $1,200 hotel, $800 per diem and $139 misc. expenses=$3,679; $1,984 for supplies and QEP cost of $100 per hour for a total of $4,000. Activities include: program administration, we will establish our RLFAC and procedures for applicant selection, conduct meetings and marketing activities as described in Section 3 and 2.a.ii. of this application, conduct public meetings, and hire a QEP.

Task 2: Establish and Manage RLF Program: Includes EMDC personnel @ $32,424 (1158 hrs.) & fringe @$13,896; travel 2,000 miles @$0.54/mile = $1,080; and $3,036 for supplies. We will finalize program and applicant eligibility procedures, RLFAC and EMDC staff roles, loan terms and applicant requirements, manage the loans with a focus on the written procedures including loan origination, all applicant negotiations, monitoring payment progress, and all other service obligations, any legal work, all document preparation, and all Assessment, Cleanup, and Redevelopment Exchange System (ACRES) reporting.

Task 3: Prepare Cleanup Activities: Includes EMDC personal staff time @ $3,920 (140 hrs.) plus fringe @ $1,680, travel 2,000 miles @$0.54/mile = $1,080 and $182 for misc.; $679 for supplies; and QEP cost of 140 hours ($14,000). Our QEP will address cleanup actions and plans. This includes prepared ABCAs, State Requirements, and all other cleanup documents. The QEP will determine feasibility of options and provide advice to determine the likelihood of success.

Task 4: Site Cleanup Oversight. Includes QEP cost of $32,000. Our QEP will review oversee Cleanup Activities and draft final reports that comply with VRAP requirements.

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1We will meet the cost share through in-kind contributions of EMDC leadership/staff and contributions from the RLFAC and EMDC Lending Committee. In addition, cash contributions will be available through loan management revenue (origination, interest) accrued for each loan.
3.d. Measuring Environmental Results  EMDC will track and measure progress through an Excel calendar spreadsheet that includes all pertinent milestones, site data, deliverables, meeting dates, budgets, and accomplishments for the grant. We will track progress through ACRES and quarterly reporting. We will make corrections to stay on track. EMDC staff, the environmental consultant, and the Advisory Board will compare completed tasks to projections making timely adjustments and trouble-shooting problems to assure the project is completed on time.

4. PROGRAMMATIC CAPABILITY AND PAST PERFORMANCE 4.a. Programmatic Capability 4.a.i. & ii. Organizational Structure & Description of Key Staff: EMDC has received and managed millions of dollars in grants including EPA Brownfield Assessment grants. We have received funding from USDA Rural Development; U.S. DCED, U.S. DOD; U.S. Federal Transit Administration; U.S. Dept. of Labor; Maine Dept. of Conservation, and Northern Border Regional Commission as well as funding from Maine Dept of Economic & Community Development and private foundations. EMDC has a strong history of competitive procurement of technical services which will be utilized. EMDC, through an integration of our services, quickly responds and supports communities, businesses, and people.

Anna Stockman, Planner, will provide oversight of contracts, data development, and mapping and information systems using ArcGIS. She has been with EMDC since 2020, and led the work for our current regionalCEDS plan. Dr. Vicki Rusbuilt, Director of Community Initiatives has been with EMDC since 2010 and will continue to oversee the Brownfields program and Ms. Stockman. Ben Hawkins, Communications Coordinator, manages EMDC’s website and social media outreach. Ashley Bubar, Senior Accountant, leads the accounting team and oversees the organization’s accounting systems. Kim Smith, Director of Lending, has a background in lending and economic development and leads a staff of 3. EMDC is led by Lee Umphrey, President & CEO who brings a wealth of experience leading non-profit and government organizations. We adhere to all federal policies and mandates, and the preparation of financial and status reporting.

4.a.iii. Acquiring Additional Resources  Should additional resources be needed, EMDC will work closely with the QEP to identify contractors or other sub recipients as needed. EMDC accounting will be directly involved in the process to determine the impact of unanticipated work and will reach out to the regional EPA contact to discuss budget modifications. Each additional resource will be vetted with the BSC prior to initiating an RFP process.

4.b. Past Performance and Accomplishments 4.b.i Currently Has or Previously Received an EPA Brownfields Grant-Past: 4.b.i.(1) Accomplishments  Inventoryed 110 sites; completed 24 Phase I ESAs; 17 Phase II ESAs; 17 SQAPPS; 3 Cleanup Final Planning Drafts. 5 Phase I & II ESA projects have supported the PIN. One Bangor site was cleaned up by Maine DEP and additional one was addressed by the Bangor Brownfields program. The former paper mill in Bucksport is being remediated by private partners and has resulted in $10,801,400 of leveraged funding. The Grandview Site redevelopment has $7,600,000 of private leveraged funding.

4.b.i.(2) Compliance with Grant Requirements  All work has been in compliance with our work plan, schedule and terms and conditions of our cooperative agreements. We have made sufficient progress under our current grant to achieve the expected results within the grant period. Under our previous Assessment Grants we expended all available funds.
Threshold Criteria Response
Revolving Loan Fund Proposal

Statement of Applicant Eligibility (Section III.B.1)
The Lead Entity, Eastern Maine Development Corporation (EMDC), is a tax exempt 501(c)(3) recognized by the State of Maine as an Economic Development District and is eligible.

Documentation of Applicant Eligibility (Section III.B.1)
The tax determination letter documenting non-profit, 501(c)(3) status is attached.

Demonstration of Previous RLF Grant Status
EMDC has never had an EPA Brownfields RLF Grant.

Documentation of the available balance on an open Multipurpose Grant
EMDC has never had an EPA Brownfields Multipurpose Grant.

Description of RLF Boundaries
Jurisdictions Covered Include EMDC service area of Penobscot, Piscataquis, Waldo, and Hancock Counties; Lending services are provided State-wide

Description of cleanup oversight
EMDC shall require all participants to apply to the MEDEP’s Voluntary Response Action Program (VRAP) for state liability protection. MEDEP VRAP assists in the redevelopment of contaminated properties by providing liability protections to entities that voluntarily investigate and/or remediate potentially contaminated properties. The VRAP allows both the state environmental regulatory agency and the VRAP applicant to achieve their primary goals—protection of public health and the environment for the former, and reduction or elimination of environmental liability for the latter. This will be achieved by utilizing MEDEP Remedial Action Guidelines (RAGs) risk based data for comparing to sample results from soil, groundwater, air, and soil gas.

EMDC shall also utilize the MEDEP VRAP Public Communication Decision Matrix as appropriate. The matrix evaluates the risks of a site to off-site properties and general public. Pending the criteria outcome, more public outreach and direct contact with adjacent and nearby property owners shall be implemented for the purpose of education and protection of health.

Legal opinion establishing that the applicant has authority to
(1) access and secure sites in the event of an emergency or default of a loan agreement or non-performance under a subgrant; and
(2) to make loans and accept payments of fees, interest, and principal
A legal opinion has been provided that established EMDC’s authority:
(1) EMDC has the legal authority to access and secure sites in the event of an emergency or default of the established loan agreement or non-performance under a subgrant
(2) EMDC has the legal authority to perform the actions necessary to manage revolving loan fund. EMDC has the experience of managing, hold funds, make loans, enter into loan agreements, and collect repayments.

Discussion on how the cost share will be met; or a cost share waiver request, if applicable
EMDC shall adhere to the required 20% cost share. Based on our request of $1,000,000, the cost share will be $200,000. We will meet the cost share through in-kind contributions of EMDC leadership/staff and contributions from the RLFAC and EMDC Lending Committee. In addition, cash contributions will be available through loan management revenue (origination, interest) accrued for EMDC loans.

Discussion on named contractors and subrecipients; or an affirmative statement that a contractor or covered subrecipient has not been procured/named
EMDC has not named or hired any contractors and or subrecipients and when we do it will be done following all grant procurement rules.