IV.D.1. Applicant Identification
Street Address:
Region IV Development Association, Inc. (RIVDA)
202 Falls Avenue
Twin Falls, Idaho 83301-5079
Mailing Address:
Region IV Development Association, Inc.
P.O. Box 5079
Twin Falls, ID 83303-5079

IV.D.2. Funding Requested
IV.D.2.a. Grant Type
Grant Type: Individual RLF

IV.D.2.b.i. Federal Funds Requested
IV.D.2.b.i., b.ii. Funds Requested and Waiver Requests
i. $750,000
   ii. RIVDA is not requesting a cost share waiver.

IV.D.3. RLF Boundaries
The geographic boundaries of the RLF operation encompasses the nine counties in South-central Idaho including Blaine, Camas, Cassia, Elmore, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls Counties.

IV.D.4 Target Area and Priority Site Information
The city centers and downtowns of the nine counties of South-central Idaho are the “Target Areas” for this Revolving Loan Fund. Within the Target Areas the following three priority sites have been identified: Globe Seed & Feed (222 4th Ave S; Twin Falls, ID 83301), Keck’s Plumbing & Salvage (130 West Ave C; Jerome, ID 83338), and Jerome Tire Site (237 West Nez Perce; Jerome, ID 83338).

IV.D.5. Contacts
IV.D.5.a. Project Director
Name: Dr. Michele McFarlane
Ph:208-732-5727 ext. 3005
E: mamcfarlane@csi.edu
Mailing Address: P.O. Box 5079
   Twin Falls, ID 83303-5079
IV.D.5.b. Chief Executive/Highest Ranking Elected Official
Name: Jeff McCurdy
Ph: 208-732-5727 ext. 3010
E: jmccurdy@csi.edu
Mailing Address: P.O. Box 5079
Twin Falls, ID 83303-5079

IV.D.6. Population
- City of Twin Falls: 48,951
- City of Jerome: 11,653

IV.D.7. Other Factors
<table>
<thead>
<tr>
<th>Sample Format for Providing Information on the Other Factors</th>
<th>Page #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community population is 10,000 or less.</td>
<td></td>
</tr>
<tr>
<td>The applicant is, or will assist, a federally recognized Indian tribe or United States territory.</td>
<td></td>
</tr>
<tr>
<td>The priority site(s) is impacted by mine-scarred land.</td>
<td></td>
</tr>
<tr>
<td>The priority site(s) is adjacent to a body of water (i.e., the border of the proposed site(s) is contiguous or partially contiguous to the body of water or would be contiguous or partially contiguous with a body of water but for a street, road, or other public thoroughfare separating them).</td>
<td></td>
</tr>
<tr>
<td>The priority site(s) is in a federally designated flood plain.</td>
<td></td>
</tr>
<tr>
<td>The reuse of the proposed priority site(s) will facilitate renewable energy from wind, solar, or geothermal energy.</td>
<td></td>
</tr>
<tr>
<td>The reuse of the priority site(s) will incorporate energy efficiency measures.</td>
<td></td>
</tr>
<tr>
<td>The target area(s) is located within a community which a coal-fired power plant has recently closed (2011 or later) or is closing.</td>
<td></td>
</tr>
</tbody>
</table>

IV.D.8. Letter from the State or Tribal Environmental Authority
Please find attached a letter dated November 24, 2021 from Idaho Department of Environmental Quality acknowledging our intent to apply for FY22 grant funds and conduct RLF activities.

IV.D.9. Releasing Copies of Applications
Not Applicable
November 24, 2021

Georgia Dimick
Community Development Planner
Region IV Development Association, Inc.
P.O. Box 5079
Twin Falls, Idaho 83303-5079

Re:
State Letter of Acknowledgement for Region IV Development Association Brownfields Revolving Loan Fund Grant Application

Dear Ms. Dimick:

This letter acknowledges that the Region IV Development Association has notified the Idaho Department of Environmental Quality (IDEQ)- the designated State Environmental Authority- that the Idaho Region IV Development Association is submitting to the Environmental Protection Agency (EPA) a Revolving Loan Fund grant application. The notification to IDEQ satisfies the notification criteria of the EPA Proposed Guidelines for Brownfields Revolving Loan Fund grants.

The Region IV Development Association intends to utilize the Revolving Loan Fund to support any remediation activities that may be required due to the results of the findings from their (104k) assessment grant Phase II results. The Region IV Development Association covers the nine Southern Idaho counties of Blaine, Camas, Elmore, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls.

The IDEQ fully supports the submission of a Brownfields Revolving Loan application in order to help in the effort to revitalize Brownfield Sites in their communities.

Regards,

Eric Traynor
Idaho Brownfields Program Manager
Idaho Department of Environmental Quality
Phone: (208) 373-0565
Email: eric.traynor@deq.idaho.gov
IV.E.1. Project Area Description and Plans for Revitalization

IV.E.1.a. Target Area and Brownfields

IV.E.1.a.i. Background and Description of Target Area

Region IV Development Association (RIVDA), a non-profit organization recognized by the Economic Development Administration (EDA) as the regional Economic Development District (EDD), is applying for a $750,000 Brownfields RLF Grant to assist property owners with the revitalization of sites within the nine counties of South-central Idaho that includes Blaine, Camas, Cassia, Elmore, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls counties. Referred to locally as the “Magic Valley,” our 14,560 square mile area is framed by the rugged Sawtooth Mountains in the north and the agriculturally dominated Snake River Plain in the south. In the mid-1800s, as pioneers journeyed via the Oregon Trail, they began settling in the region. Historically dependent on agriculture, small towns developed to support farmers and their families. Today, communities range from hamlets like Fairfield with about 400 people (the only town in Camas County) to the City of Twin Falls, with over 50,000 people. The Snake River provides water to support a lush agricultural region. In 2015, the Magic Valley was selected by the U.S. Department of Commerce as an “All Things Food” manufacturing community, which includes production of the famous Idaho Potato, Chobani yogurt, Clif Bars, and numerous other products.

Idaho is one of the fastest growing states in the country, with a 14% population increase since 2010. In 2020, Idaho was the top destination for migration, with twice as many people moving to the state than leaving. But our region hasn’t always experienced growth. Between 1980 and 1990, four of the region’s nine counties saw between a 3% to 10% decrease in population. In contrast, the State of Idaho population increased by 4% over the same period. With a small, and in many cases, decreasing tax base, the goal of many communities was simply to survive. Numerous small businesses closed, including gas stations, theaters, agricultural businesses, and manufacturing facilities, leaving behind vacant and deteriorating properties. Today, the population is increasing quickly, and our communities lack the resources to keep up, yet many existing buildings stay vacant and underutilized due to potential contaminants including asbestos, petroleum, metals, and solvents. Region IV Development received a $300,000 EPA Brownfield Community-Wide Assessment grant in October 2021, which will allow for the assessment of up to nine properties in the region. Geographic boundaries for the Revolving Loan Fund are parallel to the boundaries of the assessment grant. The Target Areas for both the Assessment grant and the Revolving Loan Fund are the city centers and downtown areas of our region. Establishment of a Revolving Loan Fund will provide the resources for property owners to act timely upon assessment results, which will lead to property revitalization and a decrease in blighted areas throughout the region.

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

Region IV Development is forming a Brownfield Steering Committee, comprised of city and county officials, as part of its FY21 Brownfield Assessment Grant. This committee will work over the next three years to fully inventory the possible Brownfield sites within the communities of South-central Idaho. Three sites were prioritized in the FY 2021 Assessment Cooperative Agreement Community-wide Work Plan, based on redevelopment potential and the existing threat to community health and safety.
• **Former Globe Seed & Feed**: This 1920 two-story building sits vacant in the Warehouse Historic District of Twin Falls and was used as a produce shipping center. The district was added to the National Register of Historic Places in 1997. Located in an Opportunity Zone and an Urban Renewal Area, the site is a priority due to redevelopment momentum in the warehouse district. An underground storage tank was removed in 2000, but no soil sampling was performed. Given the age of the building there are also concerns the structure may contain asbestos and lead-based paint.

• **Keck’s Plumbing & Salvage**: This site was previously an auto salvage yard and recycling center. It now has stained soil and poorly maintained buildings in Jerome’s downtown area, prompting concerns of potential contaminants due to past uses. These include petroleum compounds, metals, and pentachlorophenol. A brownfields assessment and cleanup (if necessary) would clear the way for future owners to reuse this property in a prime location where tax increment financing can help entice new development.

• **Jerome Tire Site**: After declaring this property a public nuisance in 2019, the City of Jerome removed excessive amounts of old tires and abandoned vehicles from the property, however, an environmental assessment was not conducted, and soil samples were not taken. Shortly after removal of the tires and vehicles was completed, the property sold to new owners who are attempting to rent the land, however, gaining commitment from interested parties for reuse has been unsuccessful. Assessment of the site and availability of remediation funding will help increase the appeal of the four-acre property.

**IV.E.1.b. Revitalization of the Target Area**

**IV.E.1.b.i. Reuse Strategy and Alignment with Revitalization Plans**

The Magic Valley has six Opportunity Zones and twelve established Urban Renewal Agencies, all of which have helped create a stronger commitment in our communities to utilize existing assets. Infill redevelopment is a priority as reflected in the RIVDA 2020-2025 Comprehensive Economic Development Strategy (CEDS) which identifies specific goals for Brownfield redevelopment:

- Support communities with any Brownfield assessment projects and provide funding opportunities for assessment and cleanup of those projects.
- Support Main Street programs in local communities to support business growth and marketplace.

Redevelopment of the former Globe Seed & Feed, located in an Opportunity Zone and URD, aligns with the Twin Falls Comprehensive Plan community vision of encouraging infill and revitalizing Downtown. The property encompasses nearly an entire city block and is surrounded by properties that have been reimagined. Current unknowns related to the potential presence of petroleum, asbestos and lead-based paint make this property less desirable for redevelopment and preservation. The City of Jerome’s Comprehensive Plan also highlights the importance of judicious land use with the objective of “controlling urban sprawl in order to protect outlying rural areas.” Capitalizing on the 4-acre Jerome Tire Dump, which is located in a prime industrial area, achieves this objective. Cleanup of Keck’s Plumbing and Salvage also meets objectives in the City of Jerome Comprehensive Plan. The property is centrally located among both small-business retail and single-family residential properties. Revitalization of this property will “protect the character of single-family neighborhoods”, another City land use objective, while ensuring the health and safety of residents.
IV.E.1.b.ii. Outcomes and Benefits of Reuse Strategy
The properties under consideration by the South-central Idaho Brownfields Committee are in areas experiencing population growth at atypical levels, leading to the increased demand for both residential and commercial properties. During the third quarter of 2020-2021, Southern Idaho “saw a less than 1% industrial space vacancy rate.”8 The redevelopment of the Globe Feed & Seed property, for example, will help sustain the redevelopment momentum currently taking place in Downtown Twin Falls. The reuse of Target Area sites will benefit the region as a whole by increasing the overall desirability of the properties and in turn, the surrounding neighborhoods. Improvements will increase real property valuation and local tax generation.

IV.E.1.c. Strategy for Leveraging Resources
IV.E.1.c.i. Resources Needed for Site Reuse
As a non-profit organization, RIVDA is eligible for, and has extensive experience, managing grants and loans. The State of Idaho has programs that encourage economic development projects that may include the remediation of slum and blight conditions that are hindering business development. Many of our target sites would be eligible for these resources. For redevelopment funding to complete the projects, Globe Feed & Seed is located in both an Opportunity Zone and an Urban Renewal Area, which can provide additional tax incentives and tax increment financing (TIF).

IV.E.1.c.ii. Use of Existing Infrastructure
As we focus on infill redevelopment, all of the target Brownfields sites are served by existing infrastructure that includes power, water, and wastewater. The high growth rates in Idaho, particularly in our larger cities, is causing more demands on our resources and unprecedently high land values. Costs for building materials and basic contracting services are exceedingly high. Using existing buildings and infrastructure will enable our communities to reuse resources and reduce costs while addressing blight. Current national supply chain issues have also caused impediments to regional construction projects. Reuse of developed properties has the potential to minimize the demand for new materials.

IV.E.2. Community Need and Community Engagement
IV.E.2.a. Community Need
IV.E.2.a.i. The Community's Need for Funding
RIVDA is a private, not-for-profit organization with no taxing authority. The organization is recognized by the U.S. Department of Commerce’s Economic Development Administration (EDA) as an Economic Development District (EDD). As a result of this designation, RIVDA prepares, updates, and carries out initiatives in its Comprehensive Economic Development Strategy (CEDS), a regional planning document that promotes community and economic development activities throughout South-central Idaho. The organization receives revenue by providing grant administration services to communities awarded Federal and State funding and who need assistance complying with the funding requirements (i.e., Davis-Bacon monitoring).

RIVDA also manages several small business loan programs to assist small businesses obtain financing that otherwise is not available to them through conventional methods. We are recognized by the US Small Business Administration (SBA) as a Certified Development Company authorized to administer the SBA 504 loan program. Our Loan Department also
administrates several RLF portfolios that were funded in partnership with EDA or the United States Department of Agriculture-Rural Development (USDA-RD).

The South-central Idaho region has a population of approximately 233,500 people. Idaho’s tax base does not benefit from the 66.55% of land that is publicly held. Our residents have low incomes and high poverty rates. The table below shows the financial struggles of the area with poverty rates ranging from 12.1% to 19.0%.

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>Blaine</th>
<th>Camas</th>
<th>Cassia</th>
<th>Gooding</th>
<th>Elmore</th>
<th>Jerome</th>
<th>Lincoln</th>
<th>Minidoka</th>
<th>Twin Falls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>23,556</td>
<td>1,116</td>
<td>24,444</td>
<td>15,291</td>
<td>27,868</td>
<td>25,002</td>
<td>5,450</td>
<td>21,423</td>
<td>89,371</td>
</tr>
<tr>
<td>Poverty Rate</td>
<td>12.5%</td>
<td>15.6%</td>
<td>14.3%</td>
<td>16.3%</td>
<td>15.3%</td>
<td>19.0%</td>
<td>12.1%</td>
<td>16.7%</td>
<td>14.3%</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$56,694</td>
<td>$39,688</td>
<td>$52,935</td>
<td>$47,204</td>
<td>$46,855</td>
<td>$52,921</td>
<td>$41,610</td>
<td>$53,370</td>
<td>$52,919</td>
</tr>
</tbody>
</table>

**IV.E.2.a.ii. Threats to Sensitive Populations**

**IV.E.2.a.ii.1 Health or Welfare of Sensitive Populations**

The region impacted by this grant shows a dramatically different demographic composition that the rest of the State of Idaho. The region is comprised of 24% Hispanic, which is double the statewide percentage and 6% higher than the nation. In Jerome County, a Target Area for remediation, 30% of the residents speak a language other than English at home with 16.3% speaking English less than "very well." This is significantly higher than the State of Idaho demographics at 10.9% and 3.9% respectively. U.S. Department of Health and Human Services found those with limited English proficiency are at a greater risk for health issues due to being less likely to seek health care, have limited access to health information, and are less likely to have health insurance. Poor access to health information and health care means less health promotion, less risk avoidance, a less healthy diet, and more adverse conditions that increase susceptibility to exposure. Additionally, agriculture communities, such as South-Central Idaho, are also at higher risk to hazardous chemical exposure. The more remediation of contaminated sites the community can undertake, the safer our communities become. Eliminating Brownfield sites will decrease the continued blight among our communities and increase sites viable for reuse.

**IV.E.2.a.ii.2 Greater Than Normal Incidence of Disease and Adverse Health Conditions**

Having an agriculturally based economy inherently increases the risk of exposure for South-central Idaho residents. Of the nine counties in the region, four experience a higher rate of cancer related deaths than the State of Idaho as a whole. Many counties experience a higher occurrence of many specific cancers including leukemia, colorectal, lung, and prostate cancer. Petroleum and asbestos contamination are high concerns for the communities. Addressing contamination at regional Brownfield sites will reduce the risk of exposure, which in turn reduces the overall risk to community health.
IV.E.2.a.ii.3 Promoting Environmental Justice

According to the EPA’s Environmental Justice Screening and Mapping Tool (EJSCREEN Version 2020), numerous areas within the region, particularly in Target Areas, are in the 80th to 100th national percentile for both Low Income Population and Linguistically Isolated Populations. Target Areas also exhibit high likelihood of lead paint being present. The Twin Falls City Center, where Globe Seed and Feed is located, is in the 90th percentile for lead paint and is 76% low income (96th percentile). The correlation between contaminated areas and low-income residents makes cleanup of these areas a paramount initiative.

IV.E.2.b. Community Engagement

IV.E.2.b.i. Program Involvement and IV.E.2.b.ii. Program Roles

<table>
<thead>
<tr>
<th>Name of organization/entity/group</th>
<th>Point of contact (name, email &amp; phone)</th>
<th>Specific involvement in the program or assistance provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gooding County Commissioner</td>
<td>Susan Bolton (208) 731-3482</td>
<td>Serve on the steering committee: assist in site recommendations for funding based on reuse plans and public health/safety risks.</td>
</tr>
<tr>
<td>Minidoka County Commissioner</td>
<td>Wayne Schenck (208) 436-7111</td>
<td>Serve on the steering committee: assist in site recommendations for funding based on reuse plans and public health/safety risks.</td>
</tr>
<tr>
<td>Jerome 2020</td>
<td>Larry Hall (208) 539-0200 <a href="mailto:lhall@jerome2020.com">lhall@jerome2020.com</a></td>
<td>Serve on the steering committee: assist in site recommendations for funding based on reuse plans and public health/safety risks.</td>
</tr>
<tr>
<td>Elmore County Rural Development</td>
<td>Christy Accord (208) 598-0886 <a href="mailto:ElmoreCountyEDPro@gmail.com">ElmoreCountyEDPro@gmail.com</a></td>
<td>Serve on the steering committee: assist in site recommendations for funding based on reuse plans and public health/safety risks.</td>
</tr>
<tr>
<td>City of Burley</td>
<td>David Waldron (City Engineer) (208) 647-7075 <a href="mailto:dwaldron@burleyidaho.org">dwaldron@burleyidaho.org</a></td>
<td>Serve on the steering committee: assist in site recommendations for funding based on reuse plans and public health/safety risks.</td>
</tr>
</tbody>
</table>

IV.E.2.b.iii. Incorporating Community Input

- **South-central Idaho Brownfield Steering Committee**: Upon completion of All Appropriate Inquiries and program eligibility has been confirmed by EPA, the Steering Committee will review applications from property owners for Revolving Loan Funds. The Steering Committee will make recommendations to the Region IV Development Corporation Board (see below), who will make final decisions on loan awards through their standard RLF operating procedures.

- **Region IV Development Association Board of Directors**: A 25-member board with representatives from county government, municipalities, financial institutions, higher education, public utilities, K-12 education, and community service organizations will oversee the Steering Committee, ensuring the interests of the region are at the center of decision making.
• Per the requirements of the SBA 504 program, Region IV Development was required to establish a separate Board to review small business loan applications. As such, the **Region IV Development Corporation Board of Directors** was established and serves as the organization’s Loan Review Committee. This 21-member Loan Review Committee is comprised of individuals involved in the commercial lending industry. Board members consist of Commercial Loan Officers, Certified Public Accountants (CPA’s), realtors, business consultants, an attorney, and small business owners. RIVDA will utilize this Loan Committee and its professional commercial loan staff to review loan applications and analyze the viability of an applicant’s ability to repay its Brownfield loan.

• RIVDA will partner with **Western Magic Valley Realtors (WMVR)** to provide Brownfield information sessions to the region’s real estate professionals. WMVR provides real estate services and education to its members. The organization has over 600 members and affiliates. By connecting Brownfield resources with region real estate professionals, RIVDA will have a direct link to redevelopment interests, increasing the potential for program utilization.

• Properties receiving support through the revolving loan fund will be featured on the Region IV Development Brownfield website along with progress updates.

**IV.E.3. Task Descriptions, Cost Estimates, and Measuring Progress**

**IV.E.3.a. Program Description and Marketing Strategy**

**IV.E.3.a.i. Program Management**

The Brownfield Revolving Loan Fund will be co-managed by the Brownfield Project Manager, Dr. Michele McFarlane, and the Region IV Development’s Loan Program Manager and Senior Loan Officer, Rob Atkins, with oversight provided by RIVDA’s President, Jeffrey McCurdy. Dr. McFarlane manages RIVDA’s FY 2021 Assessment Grant and will help benefactors of this grant program, along with other potential borrowers, transition to the Brownfield RLF program to help finance remediation expenses, if necessary. Dr. McFarlane will serve as the primary point of contact between EPA, qualified environmental professionals, and potential borrowers. Mr. Atkins will oversee the structuring of the loans, financial underwriting, and obtaining loan approval from the Loan Committee.

RIVDA has been managing Revolving Loan Fund Programs since 1984. As of September 30, 2021, we have funded 167 loans totaling over $10.5 million through our EDA funded RLF programs. We have also funded another 24 loans totaling over $2.1 million through USDA-RD’s Intermediary Relending Program. RIVDA’s Commercial Loan Team currently has a staff of five (5) individuals experienced in administering Revolving Loan Fund programs and providing the necessary reports to our funding partners. Our successful track record in managing our RLF portfolios over the years along with our low default rate is evidence of our ability to operate and administer this Brownfield RLF program in a prudent and reasonable manner.

**IV.E.3.a.ii. Revolution of the RLF Program**

• Region IV Development will ensure that prudent lending practices are adhered to when administering the Brownfield RLF program as well as adhering to EPA’s program requirements. As part of the RLF award, RIVDA will establish a Brownfield Revolving Loan Fund Management Plan to establish the loan program parameters. This Management Plan will be developed similar to our other RLF management plans but will ensure EPA’s program rules and guidelines are incorporated into the plan.

• Each applicant must provide a report from an experienced environmental professional outlining the remediation requirements of each property site. The RIVDA Loan Team will
perform an independent, financial evaluation, of each loan request. The evaluations will examine each applicant’s financial statements, audits, tax returns and other records to determine the relative likelihood that RLF funds will be repaid on-time with interest. The evaluation will also include appropriate collateral requirements, determine if the cleanup and reuse project appears financially feasible, and a general recommendation on the loan to the Loan Committee.

- Each applicant must provide evidence to address the following evaluation criteria:
  1. Project Strength (the perceived ability to complete the project, as measured by leadership, team members, experience, community support, and financial resources).
  2. Protection of Human Health and Environment (cleanup feasibility, mitigation of significant health risks, environmental justice).
  3. Public Benefits (job creation, affordable housing, public amenities, healthy foods); and
  4. Financial Need (demonstrate how the projects are consistent with community plans and reuse existing infrastructure).

- Interest rates will be set to mirror SBA 504 interest rates for a 25-year loan. Ensuring low-interest rates will encourage remediation. No more than 50% of the interest payments will be used to cover administration costs. The other 50% will be rolled back into the Brownfield RLF program to grow the portfolio.

- RIVDA may charge reasonable loan fees. Loan fees will be charged to off-set administration costs for funding a loan.

- RIVDA will maintain and operate the RLF program, manage its activities, and submit data and reports to EPA as required.

- RIVDA’s Finance Department will record and track the funding of loans, loan repayments, program income and ensure compliance with audit requirements.

**IV.E.3.a.iii. Marketing Strategy**

The Brownfield Revolving Loan Fund (BRLF) will initially be marketed to property owners and potential borrowers where a Phase 1 and/or Phase 2 environmental assessment has been conducted in the last 12 months. The RLF will also be marketed in tandem with the FY 21 Assessment Grant Region IV Development is currently managing. By marketing these assistance opportunities together, potential property owners and potential buyers will be able to envision the entire clean-up process from discovery to reuse. In discussing the assessment grant with potential benefactors, questions have been posed concerning what happens after the assessment if contamination is found. A Revolving Loan Fund, earmarked for Brownfield cleanup is the answer to the question of “now what?”

**IV.E.3.b. Description of Tasks/Activities and Outputs**


<table>
<thead>
<tr>
<th>Task/Activity 1: Program Development and Oversight</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program Implementation</strong></td>
</tr>
<tr>
<td>Region IV Development (RIVDA) will provide program development and oversight services for all stages of the grant including:</td>
</tr>
<tr>
<td>• Development and publication of RFQ to create an inventory of qualified environmental professionals to provide cleanup guidance.</td>
</tr>
<tr>
<td>• Verification of project compliance with EPA procurement standards</td>
</tr>
</tbody>
</table>
- Completion and submission of quarterly and annual required reports through ACRES
  ○ site-specific reports as required by the grant work plan.

**Anticipated Project Schedule:** ongoing over the five-year project period

**Task/Activity Lead:** Region IV Development Association (RIVDA)

**Outputs**
- timely updates in ACRES
- 20 quarterly reports; 5 annual reports
- 3 Cleanup documentation packets
- Brownfield RLF website

**Task/Activity 2: Community Involvement and Marketing**

**Program Implementation**
Region IV Development will attend applicable city council and county commissioner meetings and will prepare an annual community newsletter in order to keep the public aware and involved in the remediation process. Funds will be used for marketing materials such as flyers, brochures, and project signs as well as legally required publications such as RFQ notifications. RIVDA will develop a Brownfield Remediation page on its website and will feature sites participating in the RLF program and detail their cleanup progress.

**Anticipated Project Schedule:** ongoing over the five-year project period

**Task/Activity Lead:** Region IV Development Association (RIVDA) and a Qualified Environmental Professional

**Outputs:** One public meeting (minimum) per Target Area receiving loan/sub-grant funds

**Task/Activity 3: RLF Operations**

**Program Implementation**
RIVDA will appropriate $750,000 for loans/subgrants. Participants will be required to provide at least 20% of total project costs and may apply for a loan/grant award up to 80% of total clean-up costs. Of the amount awarded, participants who demonstrate timely progress of the clean-up workplan and are able to meet pre-established benchmarks (job creation, community green space creation) may be eligible for 20% of their loan be converted into a subgrant. If benchmarks are not achieved by the agreed-upon deadline, the grant will revert to a loan.
- Benchmarks will be established prior to loan closing.
- Subgrant recipients will agree to retain property ownership throughout the period of performance.
- Site eligibility will be determined by EPA prior to the commitment of any loan or grant funding.
- Individual Site Loan/Subgrant packages will be capped at $250,000 with up to a ten-year payback schedule. Interest rates will be determined at the time of closing and will mirror the SBA 25-year loan rate.
- RIVDA will cap the overall project allocation of subgrant funds at $150,000. Once the allotment has been awarded only loan funds will be available for property owners.
• Loan fees will be added to each loan for RIVDA to have a Qualified Environmental Professional monitor each project and to provide clean-up oversight, ensuring remediation is conducted in a manner that protects human health and the environment, while complying with all applicable federal and state laws. Although a variable cost, we anticipate this to cost $10,000 per site. Environmental professionals will be procured by RIVDA through the State of Idaho competitive procurement processes that meets the provisions outlined in 2 CFR §§ 200.317 through 200.327. Environmental professionals will be in place prior to the beginning of any cleanup activities and prior to the release of any loan/grant funds.

• Funds are available on a reimbursement basis or through direct pay to the contractor upon receipt of an invoice for work completed.

**Anticipated Project Schedule:** ongoing over the five-year project period

**Task/Activity Lead:** Region IV Development (RIVDA) Loan Division

**Outputs:** 3 loan qualification packages

### IV.E.3.c. Cost Estimates

<table>
<thead>
<tr>
<th>Budget Categories</th>
<th>Task 1: Program Development &amp; Oversight</th>
<th>Task 2: Community Involvement &amp; Marketing</th>
<th>Task 3: RLF Operations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel</td>
<td>$11,250</td>
<td>$11,250</td>
<td>$11,250</td>
<td>$33,750</td>
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<tr>
<td>Fringe Benefits</td>
<td>$2,583</td>
<td>$2,583</td>
<td>$2,584</td>
<td>$7,750</td>
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<tr>
<td>Travel</td>
<td>$7,000</td>
<td>$3,000</td>
<td></td>
<td>$10,000</td>
</tr>
<tr>
<td>Equipment</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Supplies</td>
<td>$4,500</td>
<td>$4,000</td>
<td></td>
<td>$8,500</td>
</tr>
<tr>
<td>Contractual</td>
<td>$5,000</td>
<td>$25,000</td>
<td>$35,000</td>
<td>$65,000</td>
</tr>
<tr>
<td>Other-Loans (Must be at least 50% of the total award amount)</td>
<td></td>
<td></td>
<td>$600,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>Other-Subgrants</td>
<td></td>
<td></td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Other Direct Costs (specify type)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Total Direct Costs</td>
<td>$30,333</td>
<td>$45,833</td>
<td>$798,834</td>
<td>$875,000</td>
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<tr>
<td>Indirect Costs</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$5,000</td>
<td>$25,000</td>
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<tr>
<td><strong>Total Federal Funding (Not to exceed $1,000,000)</strong></td>
<td>$32,266</td>
<td>$44,666</td>
<td>$673,068</td>
<td>$750,000</td>
</tr>
<tr>
<td><strong>Cost Share (20% of requested federal funds)</strong></td>
<td>$8,067</td>
<td>$11,167</td>
<td>$130,766</td>
<td>$150,000</td>
</tr>
<tr>
<td><strong>Total Budget (Total Direct Costs + Indirect Costs + Cost Share)</strong></td>
<td>$40,333</td>
<td>$55,833</td>
<td>$803,834</td>
<td>$900,000</td>
</tr>
</tbody>
</table>
Task 1, Program Development and Oversight
- **Personnel Costs:** $45/hr. x 50 hrs./yr. x 5 yrs = $11,250
- **Fringe:** 23% of personnel costs = $2,583
- **Travel:** Brownfield Conference-2 trips x 2 employees x ($500 airfare + $125 registration + hotel $600 + Meal Per Diem $240) = $5,860; Site visits: $1,140
- **Supplies:** Computer/printer/software for Brownfields Coordinator = $3,000; project site signs $1,500
- **Contractual:** Website design/maintenance = $5,000

Task 2, Community Involvement and Marketing
- **Personnel Costs:** $45/hr. * 50 hrs./yr. * 5 yrs = $11,250
- **Fringe:** 23% of personnel costs = $2,583
- **Travel:** Attendance at community/local government meetings = $3,000
- **Supplies:** Flyers, brochures, community outreach display materials = $4,000
- **Contractual:** Marketing Assistance $5,000 per year x 5 years

Task 3, RLF Operations
- **Personnel Costs:** $45/hr. * 50 hrs./yr. * 5 yrs = $11,250
- **Fringe:** 23% of personnel costs = $2,584
- **Contractual:** Environmental Professional Oversite $10,000 per site x 3 sites = $30,000; Legal Counsel $5,000
- **Loans:** 3 sites x $200,000 = $600,000
- **Subgrants:** 3 sites x $50,000 = $150,000

IV.E.3.d. Measuring Environmental Results
The site inventory, created by the Brownfield Steering Committee, will be tracked using the Kansas State University (KSU) Technical Assistance to Brownfields (TAB) Brownfield Inventory Tool (BiT). Data from BiT will be exported to ACRES as sites are selected for funding. Project progress will be tracked and demonstrated through annual and quarterly reports, highlighting the specific properties undergoing revitalization. Reports will be entered into ACRES in a timely manner. Annual reports will review cleanup progress as well as the impact cleanups have had on the regional economy and the reduction of environmental health risks. The Brownfield Steering Committee will annually review project progress in relation to effectiveness of community outreach, leveraged funding, clean-up progress, reduction of environmental health risks, and job creation.

Expected Outputs: During the project period a minimum of 3 loans executed, 3 site cleanups initiated, and 3 community meeting are expected to be achieved.

Expected Outcomes: Decrease in % of developed land underutilized due to contamination; minimization of community exposure to hazardous substances, and contamination; reduction in undesirable activities at program sites, such as squatting, illegal dumping, and vandalism of surrounding buildings.

IV.E.4. Programmatic Capability and Past Performance
IV.E.4.a. Programmatic Capability
IV.E.4.a.i. Organizational Structure
RIVDA is well-equipped with an experienced Loan Department to successfully manage an EPA Brownfields Revolving Loan Fund portfolio. RIVDA successfully manages funds from a variety of programs including SBA 504 Loan Program, EDA Revolving Loan Fund, USDA-RD’s,
Intermediary Relending Program, and USDA-RD’s Micro-Loan Program. Since 1984, when RIVDA made its first loan, Region IV has funded 537 loans totaling $150.5 million across all loan programs. Combined, these loan programs created and/or retained over 4,500 jobs, while successfully leveraging approximately $284 million in private capital investments. Additionally, as an Economic Development District, RIVDA routinely manages and administers grants on behalf of regional communities.

IV.E.4.a.ii. Description of Key Staff
The RIVDA Loan Division Team includes the President, Loan Program Manager and Senior Loan Officer, Loan Officer, Credit Analyst, Loan Closing Specialist, Loan Portfolio Manager, and Fiscal Operations Manager. Below is information about each of these team members:

- **RIVDA’s President, Jeffrey McCurdy**, has worked for the organization for 12 years. He earned his Bachelor of Business Administration degree from Idaho State University in 2004. Upon graduation, he was hired by RIVDA to work as a Community Development Planner, Grant Administrator Specialist, and a Loan Closing Specialist. He served as a Loan Closing Specialist for 10 years. In 2013, he left RIVDA to work as the CFO/Treasurer for the City of Rupert, Idaho for 5.5 years. In December 2019, Mr. McCurdy returned to RIVDA to serve as the President and Chief Executive Officer. If awarded, Mr. McCurdy will provide administration and program oversight of the Brownfield RLF program.

- **Community Development Planner Dr. Michele McFarlane** will oversee the RLF grant and act as a liaison between RIVDA, loan/subgrant recipients, and Idaho DEQ. Dr. McFarlane has a Bachelor of Arts degree from Boise State University as well as a Doctor of Education degree from University of Idaho. She has broad experience managing large, complicated projects.

- **Loan Program Manager and Senior Loan Officer Rob Atkins** has a Bachelor’s degree in Agricultural Economics from University of Idaho. Prior to joining Region IV Development, Mr. Atkins spent 23 years in business lending for Wells Fargo Bank.

- **Loan Officer Amy Brinkman** has a Bachelor’s degree in Business Administration from Marian University. She spent over 19 years at Wells Fargo bank in a variety of positions.

- **Credit Analyst David Rasmussen** has a Bachelor’s degree in Business Administration from Boise State University. He has prior experience as a Funder and Escrow Assistant.

- **Loan Closing Specialist Jennifer Krohn** has been with Region IV Development since 2007 and has experience as an assistant credit analyst and services RIVDA’s SBA loans.

- **Loan Portfolio Manager Karen Short** has been with RIVDA for over 40 years and has extensive knowledge of the organization’s operations. Karen is responsible for servicing RIVDA’s EDA RLF loans, IRP Loans, and Micro-Loans. Karen is also responsible for all loan program reporting to our Federal and State partners. Karen will be instrumental with establishing processes, data collection, and program reporting of the Brownfield RLF program.

- **Fiscal Operations Manager Tedi Thompson** has a Bachelor of Business Administration in Accounting from Boise State University and is responsible for Accounts Payable/Receivable, maintaining financial records, preparing monthly financial statements, grant draw requests, and processing payroll. Ms. Thompson has been with Region IV Development since 2015.

IV.E.4.a.iii. Acquiring Additional Resources
As part of its FY21 Brownfield Assessment grant, RIVDA is in the process of conducting a competitive procurement process to hire qualified environmental processional. This process will
help RIVDA hire professionals that are qualified to provide the expertise and perform tasks associated with both the Brownfield Assessments grant and the Brownfield RLF.

IV.E.4.b. Past Performance and Accomplishments
IV.E.4.b.i. Currently Has or Previously Received an EPA Brownfields Grant
IV.E.4.b.i.1 Accomplishments
FY 2021 U.S. EPA Brownfield Assessment Grant: Upon receiving notification from EPA of our Brownfield Assessment Grant award on May 11, 2021, a work plan was developed and approved by EPA’s Project Manager. A Request for Qualification solicitation proposal has been prepared and is currently being reviewed by staff at the Idaho Department of Environmental Quality to hire a Qualified Environmental Professional. Additionally, RIVDA has initiated our community outreach efforts by establishing the South-central Idaho Brownfield Steering Committee, developing press releases detailing the importance and impact of the Brownfield Assessment Grant program, and coordinating media appearances. Upon finalization of the composition of the Steering Committee, RIVDA will begin creating a regional Brownfield Site inventory list.

IV.E.4.b.i.2 Compliance with Grant Requirements
RIVDA has a long history of complying with all provisions of grant awards including the EDA Planning Grant requirements of the Uniform Administrative Requirements, Cost Principles, and Audit Requirements. Specific to the FY 2021 EPA Brownfield Assessment Grant, RIVDA has diligently provided all requested information in a timely manner and is on track to complete the established work plan within the award’s timeline.

Sources
1 https://ce.naco.org/
2 US Census, QuickFacts, Population, percent change – April 1, 2010 to July 1, 2019
4 http://www.cityofjerome.org/AgendaCenter/ViewFile/ ArchivedMinutes/08052019-21
5 https://rivda.org/comprehensive-economic-development-strategy/
7 City of Jerome Comprehensive Plan, http://www.ci.jerome.id.us/219/Comprehensive-Plan
8 www.kmvt.com/2021/10/04/southern-idaho-commercial-real-estate-market-remains-strong/
10 Idaho Department of Commerce Gem State Prospector
11 Idaho Department of Labor: Labor Force and Economic Profile
12 US Census, ACS 2019 Supplemental Estimates
Threshold Criteria for RLF Grants

III.B.1. Applicant Eligibility
Region IV Development Association (RIVDA) is a 501(c)(3). Please see Appendices #1-3 for documentation.

III.B.2. Demonstration of Previous RLF Grant Status
Region IV Development (RIVDA) has not had, or been a part of, a cooperative agreement for a Brownfields RLF in the past.

III.B.3. Expenditure of Existing Multipurpose Grant Funds
Region IV Development (RIVDA) affirms it does not have an open EPA Brownfields Multipurpose Grant.

III.B.4. Description of RLF Boundaries
The geographic boundaries of the RLF operation includes the following nine counties in South-central Idaho: Blaine, Camas, Cassia, Elmore, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls Counties.

III.B.5. Oversight Structure and Legal Authority to Manage a Revolving Loan Fund
a. Loan and subgrant recipients will be required to enroll in the Idaho Department of Environmental Quality Voluntary Cleanup Program. Region IV Development will contract with a Qualified Environmental Professional to ensure site cleanup is conducted in a manner that protects human health and the environment while complying with all applicable federal and state laws. Environmental professionals will be procured through standard competitive procurement processes that meet provisions 2 CFR §§ 200.317 through 200.327. Environmental professionals will be in place prior to the beginning of any cleanup activities and prior to the release of any loan/grant funds.

b. Region IV Development (RIVDA) has the legal authority to manage a revolving loan fund, including the ability to hold funds, make loans, enter into loan agreements, and collect repayments. RIVDA also has the authority to access and secure sites in the event of an emergency, default of a loan agreement, or non-performance under a subgrant (see Appendix #4 for a legal counsel opinion letter from RIVDA’s attorney, David Gadd).

III.B.6. Statutory Cost Share
III.B.6.a Meet Required Cost Share
Region IV Development Association (RIVDA) is committing $150,000 (20%) in matching funds to establish this Brownfield RLF program in South-central Idaho.

III.B.6.b Hardship Waiver
Region IV Development Association (RIVDA) is not seeking a hardship waiver for cost share.

III.B.7. Named Contractors and Subrecipients (other than borrowers and site cleanup subgrantees)
Not Applicable