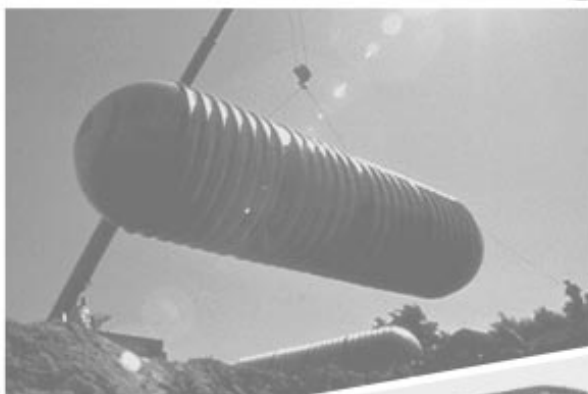




# Financing Underground Storage Tank Work:

## Federal and State Assistance Programs



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## INTRODUCTION

On December 22, 1988, the U.S. Environmental Protection Agency (EPA) implemented technical standards for the design, construction, and operation of underground storage tanks (USTs) that hold petroleum or hazardous substances. These standards require owners and operators of USTs installed before December 22, 1988, to do one of the following by December 22, 1998:

- ❑ Upgrade substandard tanks by adding corrosion protection and spill and overfill prevention;
- ❑ Replace substandard tanks with new tanks that meet all federal and state requirements; or
- ❑ Properly close the tanks.

In addition, EPA requires owners and operators to monitor for releases and clean up contamination resulting from releases of petroleum or hazardous substances at their UST sites. Upgrading an existing tank, purchasing a new tank, or conducting a cleanup can be a major financial burden, especially for small and disadvantaged businesses.

Many businesses have experienced difficulty obtaining loans and grants to finance these expenditures. Indian owners and operators whose businesses are located on federal reservations may be at a particular economic disadvantage, because they may be unable to access state funds available exclusively to state residents.

EPA's Office of Underground Storage Tanks has prepared this booklet to help you and other UST owners and operators locate potential sources of financial assistance to cover the costs of upgrading, replacing, or closing an UST, or of cleaning up an UST release. This booklet describes federal financial assistance programs which, while not designed specifically for UST work, do provide funding that owners and operators may be able to use for these activities. It also provides addresses and telephone numbers for potential sources of financial assistance in states.

In addition, this booklet provides information on federal programs that are available only to Indian tribes and individuals on reservations. These programs may assist Indian UST owners and operators in obtaining financial assistance that might not be available from other sources. One of these programs is administered by the Bureau of Indian Affairs, and one is administered by the Administration for Native Americans.

Information in this booklet is current as of the date of publication. However, funding for these programs is subject to change. You are urged to contact these programs directly to determine whether funding is still available.

### **Costs of Upgrading, Replacing, or Closing an UST**

#### ***Upgrade***

EPA estimates that you will spend around \$13,000 to upgrade a three-tank system with cathodic protection, a form of corrosion protection, and spill and overfill protection; this is a low, rough estimate.

#### ***Replace***

If you plan to replace an existing three-tank facility with three new USTs and piping, it will cost between \$80,000 and \$100,000, including the cost of closing the existing tanks, assuming no cleanup is needed.

#### ***Close***

Temporarily closing an UST involves no more expense than the required monitoring; this includes monitoring your corrosion protection equipment, if you have it, and leak detection if anything is stored in the UST. If the tank is closed for more than three months, you must also cap all lines but the vent lines. Closing permanently, however, requires emptying and cleaning the tank and either removing the UST or leaving it in place filled with an inert solid material, all of which would cost roughly \$5,000 to \$11,000, not including site assessments or cleanup.

**HOW TO USE THIS DOCUMENT**

In order to assist you in your research, follow the steps listed below and review the explanation of the information available in this document.

- ❑ First, review the Locator Table at the bottom of this page to identify which financial assistance programs might be available to you.
- ❑ Second, familiarize yourself with the types of financial assistance that these programs provide.
- ❑ Next, read the descriptions of the applicable federal financial assistance programs. Determine from the list provided if your state has its own financial assistance program.
- ❑ Finally, contact the applicable federal and state contacts to start the application process.

You should review the **Eligibility Criteria** and **Restrictions** of the federal financial assistance programs. In many cases, these programs are only authorized to disburse funds to applicants who meet specific criteria. Contact the organization by using the **Contact Information** provided.



You can use the Internet addresses provided to gather information on the program in which you're interested. In some cases, the Internet address will provide online access to application forms and program-specific information. In other cases, the Internet address provides background information on the agency offering the assistance.



Addresses and phone numbers for each of the financial assistance programs are provided so you can contact them by whatever means you prefer.

**Locator Table**

<b>Assistance Program</b>	<b>Native American or on Tribal Lands</b>	<b>Private UST Owner or Operator</b>	<b>Municipality, State or Local Government, or Non-Profit</b>
Indian Loan Guarantee Program, p. 5	✓	✗	✗
Environmental Regulatory Enhancement Projects, p. 7	✓	✗	✗
Small Business 7(a) Loan Guarantees, p. 8	✓	✓	✗
Microloan Program, p. 9	✓	✓	✗
Certified Development Company (504) Loans, p. 10	✓	✓	✗
Rural Business Enterprise Grants, p. 12	✓	✓	✓
Business and Industry Guaranteed Loans, p. 13	✓	✓	✓
Public Works and Development Facilities Program, p. 14	✓	✗	✓
State Programs, p. 16	✓	✓	✓

✓ indicates that the program may be available to you.

✗ means that you might not be eligible, but should contact the program to confirm.

## **TYPES OF ASSISTANCE**



As an UST owner and operator, you may be able to obtain financial assistance from three types of federal or state programs: direct loans, loan guarantees, and grants. Some states also offer interest subsidies. Each of these types of programs is described below.

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### **DIRECT LOANS**

Some state governments and federal agencies may issue loans directly to eligible owners and operators. These funds come from a loan fund. A program will generally assess your credit risk before providing you with one of these loans. Alternatively, some programs contract with private lenders or other institutions to conduct credit analyses and administer the loan programs. A state or federal agency may lend you money at the market interest rate, which is the same interest rate at which governments borrow money (usually below the prevailing rates for private borrowers), at a lower interest rate, or without interest. State and federal programs often allow you a longer period to repay the loan than do private lenders.

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### **LOAN GUARANTEES**

Loan guarantees allow you to obtain loans from private lenders, such as banks or insurance agencies, if you have backing or some kind of "guarantee" from another organization. If you receive a loan guarantee, the guarantor, usually a federal agency or state, will commit to repay your loan if you are unable to do so. This arrangement increases your chances of obtaining a loan from a private lender because the guarantee assures the lender of repayment.

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### **GRANTS**

Under a grant, a state or federal agency provides you with money that you are not required to pay back. Agencies usually award grants for very specific, low-cost activities, such as tank tightness tests, release detection, cathodic protection, and spill and overfill protection. Because they will not recoup grant money, however, federal agencies offer more loans or loan guarantees than grants.

Some states will offer you partial funding in the form of matching grants. Under a matching grant agreement, you pay a portion of the costs, and the state pays the remainder.

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### **INTEREST SUBSIDIES**

Under an interest subsidy, your state government reduces your total cost of a commercial or private loan by waiving or reducing your interest payments on that loan. The state may structure interest subsidies in several ways:

- ❑ The state pays a fixed number of points of the interest rate being charged to the owner or operator. For example, the state pays two percent interest on the loan, and you pay the remainder, regardless of the terms of the loan.
- ❑ The state pays any interest payments in excess of a specified interest rate. For example, you pay five percent and the state pays the remainder.
- ❑ The state pays a fixed portion of the total interest payments. For example, the state pays 25 percent of all interest payments, and you pay the remainder.

## **FEDERAL FINANCIAL ASSISTANCE PROGRAMS**

The following section provides information on financial assistance programs offered by five federal agencies — Bureau of Indian Affairs, Administration for Native Americans, Small Business Administration, Department of Agriculture Rural Business-Cooperative Service, and Department of Commerce Economic Development Administration — that owners and operators may use for UST upgrades, replacements, or cleanups. Assistance offered by the Bureau of Indian Affairs and the Administration for Native Americans is generally available only to Native Americans and Indian tribes.

For each agency, a description of the eligibility criteria and restrictions for each program it offers is provided. A list of regional agency contacts follows each description. You should contact the appropriate regional representative to determine whether your UST needs would be eligible for funding under that agency's programs. It is important to note that funding through these programs is not guaranteed. Financing for many of the federal assistance programs may be in flux, so you are advised to contact each agency for the most current information. Many of these programs also provide useful information at the Internet address provided after the description of the program.

### **BUREAU OF INDIAN AFFAIRS**

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#### ***Indian Loan Guarantee Program***



The Bureau of Indian Affairs (BIA) within the Department of the Interior administers the Indian Loan Guarantee Program. The BIA guarantees may be used for business, industry, agriculture, rehabilitation, housing, and education, or for activities that benefit the economy of a reservation.

#### **Eligibility Criteria**

- ☐ You must be a federally-recognized Indian tribe or Alaska Native group; a member of a tribe or group; or an Indian-owned corporation, partnership, or cooperative association.
- ☐ The loans must be used to finance projects undertaken by for-profit businesses and enterprises that will contribute to the economy of a reservation.
- ☐ You must demonstrate that you were unable to obtain funding under reasonable terms and conditions from other sources. You must also attempt to use the Indian Loan Guarantee Fund Program before applying for direct loans.

#### **Restrictions**

- ☐ For loan guarantees, BIA will guarantee up to 80 percent of the loan amount. The maximum guarantee is \$500,000 for individuals, but there is no maximum guarantee for tribes and tribal organizations.

- ❑ You must provide a minimum of 20 percent of project funding as owner equity, either in the form of cash or unencumbered assets.
- ❑ You must demonstrate reasonable prospects of repayment and must provide full collateral for the loan.
- ❑ Interest rates are determined by the Secretary of Treasury on a monthly basis. The interest rate at the time of approval will remain the same for the term of the loan.

### Contact Information



This Internet address provides information on BIA, but no specific loan information; <http://www.doi.gov/bureau-indian-affairs.html>.



For information on the Indian Loan Guarantee Program, contact your nearest BIA Regional Office.

#### **BIA Headquarters:**

Ray C. Brown, Supervisor  
Office of Economic Development  
Bureau of Indian Affairs  
1849 C Street, NW  
Washington, DC 20240  
(202) 208-5324

#### **BIA Regional Offices:**

Aberdeen Area – NE, ND, SD  
Bureau of Indian Affairs  
115 4<sup>th</sup> Avenue, SE  
Aberdeen, SD 57401  
(605) 226-7381

Albuquerque Area – CO, NM  
Bureau of Indian Affairs  
615 First Street, NW  
P.O. Box 26567  
Albuquerque, NM 87125  
(505) 766-3155

Anadarko Area – KS, Western OK  
Bureau of Indian Affairs  
WCD Office Complex  
P.O. Box 368  
Andarko, OK 73005  
(405) 247-6673

Billings Area – MT  
Bureau of Indian Affairs  
316 North 26<sup>th</sup> Street  
Billings, MT 59091  
(406) 247-7963

Juneau Area – AK  
Bureau of Indian Affairs  
P.O. Box 255200  
Juneau, AK 99802-5520  
(907) 586-7403

Minneapolis Area – MN, IO, MI, WI  
Bureau of Indian Affairs  
331 South Second Avenue  
Minneapolis, MN 55401  
(612) 373-1181

Muskogee Area – Eastern OK  
Bureau of Indian Affairs  
Old Federal Building  
Muskogee, OK 74401  
(918) 687-2267

Navajo Area – AZ, UT, NM  
(Navajo Reservations only)  
Bureau of Indian Affairs  
P.O. Box 1060  
Gallup, NM 87305  
(505) 863-8336



Phoenix Area – AZ, NV, UT, CA, ID  
Bureau of Indian Affairs  
One North First Street  
P.O. Box 10  
Phoenix, AZ 85001  
(602) 379-6624

Portland Area – OR, WA, ID  
Bureau of Indian Affairs  
911 NE 11<sup>th</sup> Avenue  
Portland, OR 97232  
(503) 231-6754

Sacramento Area – CA  
Bureau of Indian Affairs  
2800 Cottage Way  
Sacramento, CA 95825  
(916) 979-2600 (ext. 228)

Eastern Area – NY, ME, LA, FL, NC, MS  
Bureau of Indian Affairs  
3701 North Fairfax Drive  
Mail Stop 260-VASQ  
Arlington, VA 22203  
(703) 235-2571

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## ADMINISTRATION FOR NATIVE AMERICANS

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DEPARTMENT OF HEALTH & HUMAN SERVICES



### *Environmental Regulatory Enhancement Projects*

In 1994, the Administration for Native Americans (ANA) within the Department of Health and Human Services made funds available for projects that support long-term efforts to increase awareness of, and compliance with, environmental regulations. Examples of activities for which your tribe or organization may use the grant money include: development or improvement of training and education about environmental laws and compliance; programs that conduct environmental regulatory compliance and enforcement functions; environmental assessments; environmental regulatory enhancements and associated regulatory activities; and the development of environmental laboratories. You may not use these grants for construction projects, but your tribe may be able to use them for oversight and administrative costs associated with upgrading, replacing, or closing USTs.

### **Eligibility Criteria**

- ☐ To receive ANA grants you must be a federally-recognized Indian tribe; an incorporated non-federally and state-recognized Indian tribe; an Alaska Native village; an Alaska Native association or non-profit organization; other tribal or village organizations or consortia of Indian tribes; tribal governing bodies as recognized by BIA.

### **Restrictions**

- ☐ You must contribute 20 percent of total project costs (although you may request a waiver for this share); contributions may be cash or in-kind.
- ☐ You may only receive one grant under this program.
- ☐ Your project must not last longer than 36 months.

- ❑ Any non-profit organization submitting an application must submit proof of its non-profit status in the application at the time of submission.

### Contact Information



This Internet address provides information on ANA, but no specific loan information; <http://www.acf.dhhs.gov/programs/ana>.



For more information on financial assistance offered by ANA, contact:

ANA Central Office  
Mail Stop 348F  
370 L'Enfant Promenade  
Washington, DC  
(202) 690-7776

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## SMALL BUSINESS ADMINISTRATION

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The Small Business Administration (SBA) administers a number of financial assistance programs for for-profit small businesses, which have reasonable owner equity to invest. It is important to remember that meeting regulatory requirements may not increase your sales or decrease your expenses. Therefore, you will have to demonstrate that you are credit-worthy and eligible in order to receive SBA financial assistance. The Small Business Act defines small business as one that is independently owned and operated, and not dominant in its field. Table 1 outlines the number of employee and sales limits for eligibility for SBA loans:

**Table 1**

Industry	Maximum Average Annual Receipts or Number of Employees
Gas Station	Up to \$6.5 million, over the past three years
Retail/Service	\$3.5 to \$13.5 million
Construction	\$7.0 to \$17.0 million
Agriculture	\$0.5 to \$3.5 million
Wholesale	No more than 100 employees
Manufacturing	500 to 1,500 employees

### *Small Business 7(a) Loan Guarantees*

The SBA administers a variety of loan guarantee programs available for a wide range of activities, under the 7(a) Loan Guarantee Program, named after §7(a) of the Small Business Act. These SBA loan guarantee programs help small businesses secure loans that they may not be able to receive otherwise, including loans for tank replacements, upgrades, and cleanups. The Pollution Control Loan Program is part of the 7(a) Program, which is designed specifically for

the planning, design, or installation of facilities that prevent, reduce, abate or control any form of pollution. You may use the loans to construct, expand, or modify business facilities or pollution control equipment, or to purchase new equipment and materials.

### **Eligibility Criteria**

- ☐ You must be a for-profit small business. Individually owned and operated franchises are also eligible for SBA assistance, provided that all profits and losses are commensurate with private ownership (that is, profits are not distributed to the parent corporation).

### **Restrictions**

- ☐ The amount of your loan is not restricted, but the SBA will only guarantee up to \$1,000,000.
- ☐ If you wish to use the loan to purchase, upgrade, or modify pollution equipment, your bank or lending institution must be willing to finance the loan with the SBA's guarantee.
- ☐ You must provide full collateral to secure the loan.
- ☐ You must demonstrate that financing on reasonable terms is not otherwise available.

### **Contact Information**



<http://www.sba.gov/opc/pio.html>  
<http://www.sba.gov/financing/fr7aloan.html>  
<http://www.sba.gov/financing/frpollute.html>



See page 11 for addresses and phone numbers of SBA regional offices.

## ***Microloan Program***

The SBA also administers the Microloan Program, which makes loans to nonprofit intermediaries, who in turn make small loans to eligible borrowers.

### **Eligibility Criteria**

- ☐ You must meet the SBA size standards and type of business eligibility criteria.
- ☐ You must be located in the geographic territory of the intermediary and be qualified according to the policies and procedures of the intermediary.
- ☐ You must agree to use the proceeds of the Microloan exclusively for working capital, and/or inventory, supplies, furniture, fixtures, machinery, and equipment.
- ☐ You must agree not to use the proceeds of the Microloan for any down payment or for the purchase of real estate.

### **Restrictions**

- ☐ Maximum loan amount for a Microloan is \$25,000.
- ☐ You must pay back the Microloan in 6 years.

### **Contact Information**



<http://www.sba.gov/opc/pio.html>  
<http://www.sba.gov/financing/frmicro.html>



See page 11 for addresses and phone numbers of SBA regional offices.

## ***Certified Development Company (504) Loans***

Under the Certified Development Company (CDC) Loan Program, the SBA and an area CDC — a nonprofit corporation set up to contribute to the economic development of its community or region — help small businesses obtain financing for the purchase of land, buildings, machinery, and equipment. The purpose of the program is to create or retain jobs. This loan program requires the approval of a lender, and a CDC, whose portion of the loan is guaranteed by the SBA.

### **Eligibility Criteria**

- ☐ You must be a for-profit small business. Individually owned and operated franchises are also eligible for SBA assistance, provided that all profits and losses are commensurate with private ownership (that is, profits are not distributed to the parent corporation).
- ☐ Under the 504 Program, the business qualifies as small if it does not have a tangible net worth in excess of \$6 million and does not have an average net income in excess of \$2 million after taxes for the preceding two years.

### **Restrictions**

- ☐ Your business will have to contribute at least 10 percent of the total amount.
- ☐ The maximum loan guarantee is \$1,000,000.
- ☐ The term of the loan is generally 10 or 20 years.

## Contact Information



<http://www.sba.gov/opc/pio.html>  
<http://www.sba.gov/financing/frcdc504.html>



For more information on the SBA's 7(a) Program, including Pollution Control Loan Guarantees, Microloan Program, or CDC (504) Loans, contact your lender or SBA Regional Office.

**Region I** – CT, ME, MA, NH, RI, VT  
SBA Regional Office  
10 Causeway Street  
Suite 812  
Boston, MA 02222-1093  
(617) 565-8415

**Region II** – NJ, NY, PR, VI  
SBA Regional Office  
26 Federal Plaza, Room 3108  
New York, NY 10278  
(212) 264-7750

**Region III** – DE, DC, MD, PA, VA, WV  
SBA Regional Office  
Robert N.C. Nix Federal Building  
900 Market Street, 5th Floor  
Philadelphia, PA 19107  
(215) 580-2805

**Region IV** – AL, FL, GA, KY, MS, NC, SC, TN  
SBA Regional Office  
1720 Peachtree Rd. N.W.  
Suite 496 South  
Atlanta, GA 30309  
(404) 347-3081

**Region V** – IL, IN, MI, MN, OH, WI  
SBA Midwest Regional Office  
500 West Madison Street  
Suite 1240  
Chicago, IL 60661-2511  
(312) 353-6070

**Region VI** – AR, LA, NM, OK, TX  
SBA Regional Office  
4300 Amon Carter Blvd., Suite 114  
Fort Worth, TX 76155  
(817) 885-6579

**Region VII** – IA, KS, MO, NE  
SBA Regional Office  
323 West 8th Street, Suite 307  
Kansas City, MO 64105-1500  
(816) 374-6380

**Region VIII** – CO, MN, ND, SD, UT, WY  
SBA Regional Office  
New Custom House  
721 - 19th Street, Suite 400  
Denver, CO 80202-3607  
(303) 844-0503

**Region IX** – AZ, CA, GM, HI, NV  
SBA Regional Office  
455 Market Street, Suite 2200  
San Francisco, CA 94105-2445  
(415) 744-2301

**Region X** – AK, OR, ID, WA  
SBA Regional Office  
1200 Sixth Avenue, Suite 1805  
Seattle, WA 98101-1128  
(206) 553-5231

**DEPARTMENT OF AGRICULTURE RURAL BUSINESS-COOPERATIVE SERVICE**

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The Department of Agriculture's Rural Business-Cooperative Service (RBS) offers grants and loan guarantees, through the Rural Business Enterprise Grants Program and the Business and Industry Guaranteed Loan Program.

***Rural Business Enterprise Grants***

The RBS administers Rural Business Enterprise Grants (RBEG) to assist with the development of small and emerging private enterprises. These grants are awarded to public entities and non-profit corporations (intermediary lenders) that, in turn, make loans or grants to small emerging businesses that will improve the economies of designated rural areas. You must show that your business helps enhance your rural economy. You may use the grant to enlarge, modernize, develop, or repair land or buildings; to purchase machinery, equipment, or land; or to control or abate pollution.

**Eligibility Criteria**

- ❑ You must be located in a defined rural area with a population of less than 50,000, and a population density of fewer than 100 persons per square mile, that is served by a recipient public entity or non-profit organization.
- ❑ Your business must employ fewer than 50 new employees; have less than \$1 million in projected gross revenue; and utilize technological innovations and commercialization of new products in rural areas and new processes that can be utilized in such production.

**Restrictions**

- ❑ The RBS limits the amount of the grant available to an intermediary lender — that is, the public entity or private non-profit organization — by the priority score of the applicant. The intermediary lender may determine the maximum grant or loan that will be available to you.
- ❑ You must use the grant or loan to support the local community and enhance non-agricultural employment.

**Contact Information**



<http://www.rurdev.usda.gov/rbs/coops/cscontact.htm>  
<http://www.rurdev.usda.gov/rbs/busp/rbeg.htm>



See page 14 for RBS state office phone numbers

## ***Business and Industry Guaranteed Loans***

The RBS offers Business and Industry (B&I) guaranteed loans to provide credit to businesses that expand and preserve the non-agricultural job base in rural areas. You may use B&I guaranteed loans to purchase land, a business, machinery, or equipment; to construct, enlarge, or modernize your existing equipment; to abate or control pollution; and for various other purposes.

### **Eligibility Criteria**

- ❑ You must be an individual business owner or part of a partnership, corporation, or cooperative trust. Municipalities, counties, other legal entities, and Indian tribes are also eligible.
- ❑ You must be located in a defined rural area having a population of less than 50,000 and a population density of fewer than 100 persons per square mile.
- ❑ You will be given priority if your business is located in an area with a population of less than 25,000 or if you will help save existing jobs, expand a business, or open a new business.

### **Restrictions**

- ❑ The RBS guarantees 80 percent of loans of \$5 million and less; 70 percent of loans between \$5 and \$10 million; and 60 percent of loans between \$10 million and \$25 million.
- ❑ The maximum loan size is \$25 million.
- ❑ If you own an existing business, you must provide a minimum of 10 percent tangible equity; if you have a new business, you must provide between 20 and 25 percent tangible equity.
- ❑ You must secure the entire loan with collateral. Acceptable collateral includes cash, land, buildings, machinery, equipment, accounts receivable, or inventory.
- ❑ Upon receiving the loan, you must pay the RBS a fee equivalent to 2 percent of the guaranteed portion of the loan.

### **Contact Information**



<http://www.rurdev.usda.gov/rbs/coops/cscontact.htm>  
[http://www.rurdev.usda.gov/rbs/busp/b&i\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm)  
[http://www.rurdev.usda.gov/rbs/busp/b&i\\_dir.htm](http://www.rurdev.usda.gov/rbs/busp/b&i_dir.htm)



To obtain more information on B&I Guaranteed Loans, or to obtain forms and file an application for an RBEG, contact your RBS State Office. For the purposes of conserving space in this document, RBS State Office mailing addresses are omitted, but are readily available by calling the number provided.

**RBS State Offices:**

Alabama (334) 279-3400  
Alaska (907) 745-2176  
Arizona (602) 280-8700  
Arkansas (501) 301-3200  
California (530) 792-5800  
Colorado (303) 236-2801  
Connecticut (413) 253-4300  
Delaware (302) 697-4300  
Florida (352) 338-3400  
Georgia (706) 546-2162  
Hawaii (808) 933-3000  
Idaho (208) 378-5600  
Illinois (217) 398-5235  
Indiana (317) 290-2100  
Iowa (515) 284-4663  
Kansas (785) 271-2700  
Kentucky (606) 224-7300  
Louisiana (318) 473-7920  
Maine (207) 990-9106  
Maryland (302) 697-4300  
Massachusetts (413) 253-4300  
Michigan (517) 337-6635  
Minnesota (651) 602-7800  
Mississippi (601) 965-4316  
Missouri (573) 876-0976

Montana (406) 585-2580  
Nebraska (402) 437-5551  
Nevada (702) 887-1222  
New Hampshire (802) 828-6000  
New Jersey (609) 265-3600  
New Mexico (505) 761-4950  
New York (315) 477-6400  
North Carolina (919) 873-2000  
North Dakota (701) 250-4781  
Ohio (614) 469-5606  
Oklahoma (405) 742-1000  
Oregon (503) 414-3300  
Pennsylvania (717) 237-2299  
Puerto Rico (787) 766-5095  
Rhode Island (413) 253-4300  
South Carolina (803) 765-5163  
Tennessee (615) 783-1300  
Texas (254) 742-9774  
Utah (801) 524-4320  
Vermont (802) 828-6000  
Virginia (804) 287-1550  
Virgin Islands (802) 828-6000  
Washington (360) 704-7740  
West Virginia (304) 291-4791  
Wisconsin (715) 345-7600  
Wyoming (307) 261-6300

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**DEPARTMENT OF COMMERCE ECONOMIC DEVELOPMENT ADMINISTRATION**

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Within the Department of Commerce, the Economic Development Administration (EDA) administers the Public Works and Development Facilities Program. The EDA funds many types of projects under this program, including bringing services to industry and commerce, improving ports, and building business incubator facilities.

***Public Works and Development Facilities Program***

The Public Works and Development Facilities Program provides grants to help distressed communities attract new industry, encourage business expansion, diversify their economies, and generate long-term private-sector employment. States, political subdivisions of states, Indian tribes, special-purpose units of a local government, public or private nonprofit organizations, or associations representing an EDA-designated Redevelopment Area may use the funds for public



works projects that create or retain private sector jobs. Such projects include construction, facility improvements, and modernization of existing facilities.

### **Eligibility Criteria**

- ❑ You may represent a state, political subdivision of a state, Indian tribe, special-purpose unit of a local government, a public or private nonprofit organization, or an association representing an EDA-designated Redevelopment Area.

### **Restrictions**

- ❑ Your project must be located within, or directly benefit, an EDA-designated Redevelopment Area or Economic Development Center.
- ❑ Your project will be given priority if it improves opportunities for the successful establishment or expansion of industrial or commercial facilities, assists in creating or retaining jobs, and fulfills a pressing local need.

### **Contact Information**



<http://www.doc.gov/eda/html/pwprog.htm>



For more information on the Public Works and Development Facilities Program, contact your nearest EDA Regional Office.

Atlanta Regional Office – AL, FL, GA, KY, MS, NC, SC, TN  
401 West Peachtree Street, NW, Suite 1820  
Atlanta, GA 30308-3510  
(404) 730-3002

Austin Regional Office – AR, LA, NM, OK, TX  
903 San Jacinto Boulevard, Suite 121  
Austin, TX 78701-2450  
(512) 916-5595

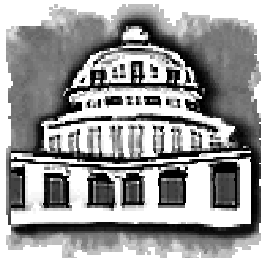
Chicago Regional Office – IL, IN, MI, MN, OH, WI  
111 North Canal Street, Suite 855  
Chicago, IL 60606-7204  
(312) 353-8143

Denver Regional Office – CO, IA, KS, MO, MT, NE, ND, SD, UT, WY  
1244 Speer Boulevard, Room 670  
Denver, CO 80204  
(303) 844-4714

Philadelphia Regional Office – CT, DE, DC, ME, MD, MA, NH, NJ, NY, PA, PR,  
RI, VA, VI, WV  
Curtis Center, Suite 140 South  
Independence Square West  
Philadelphia, PA 19106  
(215) 597-4603

Seattle Regional Office – AK, AS, AZ, CA, MP, NV, GU, HI, ID, NV, OR, WA, FM,  
MH  
Jackson Federal Building  
915 Second Avenue, Suite 1856  
Seattle, WA 98174  
(206) 220-7660

## STATE FINANCIAL ASSISTANCE PROGRAMS



Eighteen states have active financial assistance programs for UST upgrades and replacements, with Nevada offering more than one type of assistance. Some of these state programs also offer assistance with cleanups of releases from leaking USTs. Because the eligibility requirements and conditions vary greatly among the programs, you will need to contact your state program representative for more detailed information. Telephone numbers and addresses for the 18 state financial assistance programs and EPA Regional Offices are listed on the following pages. Where special circumstances affect the availability of a program, you will find a note indicating its status.

Many state programs consider UST owners and operators on Indian lands to be eligible for financial assistance. In some states, however, the State Attorney General or other state legal counsel decides on the eligibility of Native American owners and operators. If you are a Native American residing on Indian land and you own or operate an UST, you should contact your state to confirm your eligibility.

Your state UST program contact can answer other questions regarding UST systems. You can obtain the name of your state contact by calling the RCRA, Superfund & EPCRA Hotline at (800) 424-9346, or by viewing the information at the following Internet address:

### Contact Information



<http://www.epa.gov/OUST/states/statcon1.htm>

You may also request a copy of the Underground Storage Tank Program Directory (EPA510-B-98-003), that lists these contacts, from the RCRA, Superfund & EPCRA Hotline, or the National Service Center for Environmental Publications (NSCEP) at (800) 490-9198. You may also download a copy of the document at the following Internet address:



<http://www.epa.gov/OUST/pubs/index.htm>

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## STATE FINANCIAL ASSISTANCE PROGRAM OFFICES

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### Arkansas

Small Business Assistance  
P.O. Box 8913  
Little Rock, AR 72219-8913  
Phone: (501) 682-0709  
Fax: (501) 682-0880

**California**

Replacing Underground Storage Tank (RUST) Fund  
California Trade and Commerce Agency – Office of Small Business  
Call for the mailing address of the closest authorized RUST loan packager.  
Phone: (916) 323-9879  
Fax: (916) 322-5084  
<http://www.commerce.ca.gov/business/small/financial/rust.html>  
STATUS: Program will continue until December 22, 1999.

**Delaware**

Plus Program Loans for Underground Storage Tank Systems  
Delaware Department of Natural Resources and Environmental Control  
Underground Storage Tank Branch  
391 Lukens Drive  
New Castle, DE 19720  
Phone: (302) 395-2500  
Fax: (302) 395-2601

**Hawaii**

Hawaii Capital Loan Program  
Department of Business, Economic Development and Tourism  
Financial Assistance Branch  
P.O. Box 2359  
Honolulu, HI 96804  
Phone: (808) 586-2576  
Fax: (808) 587-3862

**Idaho**

Underground Storage Tank Financing Program  
Idaho State Treasurer's Office  
Room 102 Statehouse  
P.O. Box 83720  
Boise, ID 83720-0091  
Phone: (208) 334-3200  
Fax: (208) 332-2961  
<http://www.state.id.us/treasur/sbaproc.htm>  
STATUS: Program will not accept new applicants. A new financial assistance program for UST upgrades is pending legislative approval and could begin as soon as July 1, 1999.

**Iowa**

Iowa Underground Storage Tank Program

P.O. Box 9400

Sioux City, IA 51102-9400

Phone: (712) 252-1455

Fax: (712) 252-5974

<http://www.state.ia.us/government/dnr/organiza/epd/ust/lqust.htm>

**Maine**

Oil Storage Facility or Tank Replacement Program

Finance Authority of Maine

83 Western Avenue

P.O. Box 949

Augusta, ME 04332-0949

Phone: (207) 623-3263

Fax: (207) 623-0095

<http://www.famemaine.com/biz/index.html>

**Massachusetts**

Underground Storage Tank Petroleum Cleanup Fund

Department of Revenue

P.O. Box 7055

Boston, MA 02204

Phone: (617) 887-5970

Fax: (617) 887-5989

<http://www.magnet.state.ma.us/ust/>

**Minnesota**

Underground Petroleum Tank Replacement Loan Program

Department of Trade and Economic Development

500 Metro Square, 121 7th Place East

St. Paul, MN 55101-2146

Phone: (651) 296-6858

Fax: (651) 296-5287

<http://www.dted.state.mn.us/busasst/finasst/tankrepl.html>

**Montana**

Small Business and Tribal Energy and Environmental Loan Program

Montana Department of Environmental Quality

P.O. Box 200901

Helena, MT 59620-0901

Phone: (406) 444-3075; (800) 433-8773

Fax: (406) 444-6836

**Nevada**

Rural Nevada Development Corporation Fund,  
Nevada Revolving Loan Fund,  
Nevada Development Capital Corporation Fund,  
Nevada State Development Corporation Fund, and  
Rural Nevada Development Corporation  
116 East 7<sup>th</sup> Street, Suite 3  
Carson City, NV 89701  
Phone: (800) 337-4590  
Fax: (775) 841-2221  
<http://www.state.nv.us/binn/finance>

**New Jersey**

Petroleum Underground Storage Tank Fund  
New Jersey Department of Environmental Protection  
P.O. Box 433  
Trenton, NJ 08625-0028  
Phone: (609) 984-4464  
Fax: (609) 633-1439

**Ohio**

Petroleum Underground Storage Tank Linked Deposit Program  
Ohio Underground Storage Tank Release Compensation Board  
6606 Tussing Road  
Reynoldsburg, OH 43068  
Phone: (614) 752-8963  
Fax: (614) 752-8397

**Oregon**

Underground Storage Tank Financial Assistance Program  
Oregon Department of Environmental Quality  
811 SW 6th Avenue  
Portland, OR 97204-1390  
Phone: (503) 229-5870  
Fax: (503) 229-6954  
STATUS: Awaiting reauthorization to operate past June 6, 1999.

**Pennsylvania**

Pennsylvania Department of Community and Economic Development  
Underground Storage Tank Upgrade Loan Project  
486 Forum Building  
Harrisburg, PA 17120  
Phone: (717) 783-5046  
Fax: (717) 787-9154  
[http://www.dced.state.pa.us/PA\\_Exec/DCED/business/f.under.htm](http://www.dced.state.pa.us/PA_Exec/DCED/business/f.under.htm)

**Utah**

Petroleum Storage Tank Loan Fund  
Division of Environmental Response and Remediation, UST Section  
P.O. Box 144880  
Salt Lake City, UT 84114-4840  
Phone: (801) 536-4100  
Fax: (801) 359-8853  
<http://www.deq.state.ut.us/eqerr/errhmpg.htm>

**Vermont**

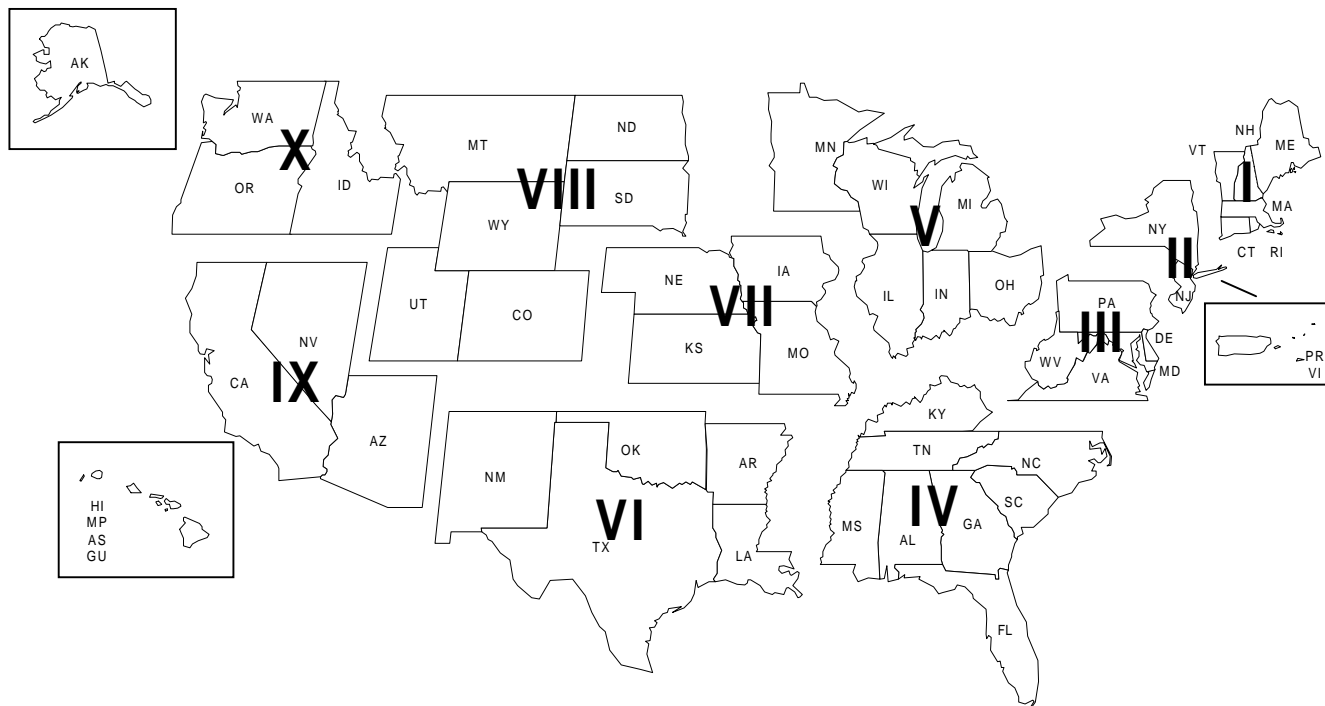
Underground Storage Tank Loan Program  
Waste Management Division  
Department of Environmental Conservation  
103 South Main Street, West Building  
Waterbury, VT 05671-0404  
Phone: (802) 241-3888  
Fax: (802) 241-3296

**West Virginia**

Small Business Loan Program  
West Virginia Economic Development Authority  
950 Kanawha Boulevard  
Charleston, WV 25301  
Phone: (304) 558-3650  
Fax: (304) 558-0206  
<http://www.wvdo.org/sbdc/development.htm>

## U.S. EPA REGIONAL UST PROGRAM OFFICES

If you have questions about the federal UST program, you should direct them to the RCRA, Superfund & EPCRA Hotline at (800) 424-9346, or call your Regional UST Program office.



### **Region I**

1 Congress Street  
Suite 1100  
MC HBO  
Boston, MA 02114-2023  
(617) 918-1313  
<http://www.epa.gov/OUST/regions/region01.htm>

### **Region II**

Water Compliance Branch  
290 Broadway  
MC 2DECA-WCB  
New York, NY 10007-1866  
(212) 637-4232  
<http://www.epa.gov/OUST/regions/region02.htm>

### **Region III**

1650 Arch Street  
MC 3WC21  
Philadelphia, PA 19103-2029  
(215) 814-3400  
<http://www.epa.gov/OUST/regions/region03.htm>

### **Region IV**

Water Management Division; UST Section  
Atlanta Federal Center  
61 Forsyth Street, SW  
Atlanta, GA 30303-3104  
(404) 562-9424  
<http://www.epa.gov/OUST/regions/region04.htm>

### **Region V**

77 West Jackson Boulevard  
MC DU-7J  
Chicago, IL 60604-3590  
(312) 886-6159  
<http://www.epa.gov/OUST/regions/region05.htm>

### **Region VI**

First Interstate Bank Tower  
1445 Ross Avenue, Suite 1200  
MC 6PD-U  
Dallas, TX 75202-2733  
(214) 665-6760  
<http://www.epa.gov/OUST/regions/region06.htm>

### **Region VII**

MC ART/USTB  
726 Minnesota Avenue  
Kansas City, KS 66101  
(913) 551-7651  
<http://www.epa.gov/OUST/regions/region07.htm>

### **Region VIII**

999 18<sup>th</sup> Street  
Suite 500  
MC 8P-W-GW  
Denver, CO 80202-2466  
(303) 312-6137  
<http://www.epa.gov/OUST/regions/region08.htm>

### **Region IX**

75 Hawthorne Street  
MC WST-8  
San Francisco, CA 94105  
(415) 744-2083  
<http://www.epa.gov/OUST/regions/region09.htm>

### **Region X**

1200 Sixth Avenue  
MC OW-137  
Seattle, WA 98101  
(206) 553-2857  
<http://www.epa.gov/OUST/regions/region10.htm>



## **COMPLIANCE ASSISTANCE DIRECT**

You can find additional compliance assistance and financing information provided by EPA's Office of Underground Storage Tanks (OUST) and other offices within EPA at the Internet addresses listed below.

### ***OUST Home Page***



<http://www.epa.gov/OUST>

This page can help you accomplish the following:

- ☐ Find information on financial help and technical requirements
- ☐ Check the answers to frequently asked questions
- ☐ Access publications about UST requirements and read them online, download them, or order free copies
- ☐ Cover information on cleaning up UST releases
- ☐ Refer to the federal UST laws and regulations
- ☐ Link to additional Web sites that have useful compliance information.

### ***The Small Business Environmental Homepage***



<http://www.smallbiz-enviroweb.org>

This page contains information on state financial assistance programs and other "Funding Help" at the following address:



<http://www.smallbiz-enviroweb.org/fundstat.html>

### ***EPA's Small Business Gateway***



<http://www.epa.gov/smallbusiness>

This page includes a section on "The Bottom Line: Saving and Finding Money" at the following address:



<http://www.epa.gov/smallbusiness/money.htm>