



# Revolving Loan and Grant Program Application

2016-17

Publication No. 02-2016-05



*P.O. Box 40930, Olympia, WA 98504-0930  
(360) 407-0520/1-800-822-3905/Fax (360) 407-0509*

[www.plia.wa.gov](http://www.plia.wa.gov)

## **Introduction**

The Pollution Liability Insurance Agency's (PLIA) Revolving Loan and Grant Program provides financial assistance to owners and operators of underground storage tanks (UST) to:

- Remove, replace, or upgrade aging fuel systems to prevent leaks;
- Cleanup historical or ongoing contamination caused by a UST release; or
- Install new or convert existing fuel systems to dispense alternative fuels, including electric vehicle charging stations.

PLIA has partnered with the Department of Health's Office of Drinking Water (DOH) to implement the Revolving Loan and Grant Program. DOH will administer the financial portion of the program, while PLIA oversees the cleanup and project management of the sites. Additional detail regarding the Program is available in the Revolving Loan and Grant Program Guidance. All loan and grant Applicants are responsible to have read and understood the Guidance.

### **When will PLIA accept loan and grant applications?**

March 1, 2017 is the deadline to apply for acceptance into the program for an award in 2017.

Beginning in 2017, PLIA will accept applications each year from the first business day in October through the first business day in March for the following year's awards.

### **What is the process to obtain loans and grants?**

The Applicant must complete the application, and include all required documentation. PLIA will place complete applications in one of four categories: small-mid size business; portfolio; retrofit & upgrade; or abandoned properties.

The following factors will be used to categorize applications:

#### **Small and Mid-Sized Businesses:**

- Owner or Operator is applying for assistance for 1-9 separate properties.
- Application includes data showing the existence of contaminated media (soil, groundwater, or air).

#### **Portfolio:**

- Owner or Operator is applying for assistance for 10 or more properties.
- Application includes data showing the existence of contaminated media (soil, groundwater, or air).

#### **Retrofit and Upgrade Sites:**

- Owner or Operator plans to upgrade or install new infrastructure only, and does not know or suspect contaminated media (soil, groundwater, or air).

**Abandoned Properties:**

- No significant economic activity has occurred on the property for one or more years or property taxes owed on the real property are one or more years overdue.

If your UST facility is under a Model Toxics Control Act (MTCA) order or decree with the Department of Ecology, then the UST facility is not eligible to receive a loan or grant.

After categorizing applicants, PLIA will schedule intake meetings to discuss the suitability of the project for the Program and to review the site's eligibility for a Preliminary Planning Assessment (PPA) or demonstration of equivalency.

After the intake meeting, PLIA will schedule a PPA of the Applicant's UST facility (unless, after a review of submitted site data, PLIA determines that collected data are technically equivalent to a pre-planning assessment). If PLIA determines a PPA is needed, PLIA's representative will complete the PPA. The total cost of the PPA may not exceed \$150,000. The \$150,000 will represent a deduction from the two million dollar total lending limit under the Program. The work to complete a PPA may include:

- Soil and groundwater borings.
- Laboratory analysis of soil and groundwater samples.
- Development of a conceptual site model.
- Development of a cleanup scope of work.
- Design specifications for alternative fuel infrastructure.
- Property value appraisals.

Information gathered during the PPA will provide an estimate of the costs required to cleanup or upgrade an Applicant's UST facility. The Applicant must then attend a financial strategy meeting. At this meeting, PLIA will discuss with the Applicant the costs for the scope of work at the UST facility and options for financing through the Program.

After agreement of the terms of financing and scope of work, PLIA will prepare a contract for the Applicant to sign. After the Applicant mails a certified copy of the signed contract to the DOH, the agency will process the amortized loan described in the contract. The loan funds will then be used to pay invoices for work conducted in accordance with the PLIA-approved scope of work (for example, paying for contractor, equipment, etc.).

## **Application Instructions**

*Please read this page carefully before filling out the application.*

Please follow the instructions below.

### **Do:**

- Refer to the application checklist to ensure you submit all necessary items.
- Attach copies of required supporting documents (e.g. lease agreement, cleanup report, etc.).
- Use a separate sheet of paper if you need more space to answer a question. Please indicate the application section.
- Keep a copy of the application and all documentation for your records.
- Attend one of PLIA Loan and Grant workshops. (Visit [www.plia.wa.gov](http://www.plia.wa.gov) for the schedule)

### **Do not:**

- **Send original documents, as documents will not be returned to you.**
- Leave spaces blank. Use "N/A" (not applicable) if a question does not relate to you.

If PLIA determines your application is incomplete, PLIA will notify you in writing within 30 days, via certified letter of the problem. You are encouraged to apply as early as possible to give yourself sufficient time to submit any items determined to be missing from your application. Any missing items must be received by PLIA on or before March 17, 2017. Failure to remedy the deficiency within the time allotted will result in the application being placed into an un-ranked pool to compete in the next year's award cycle.

Submit your application to the Pollution Liability Insurance Agency, UST Revolving Loan and Grant Program by:

**Mail:** PO Box 40930, Olympia, WA 98504-0930

**Delivery:** 300 Desmond Drive SE, Lacey, WA 98503

**Email:** [pliamail@plia.wa.gov](mailto:pliamail@plia.wa.gov)

**Fax:** (360) 407-0509

For additional applications or questions please call 1-800-822-3905 or visit our website at [www.plia.wa.gov](http://www.plia.wa.gov).

***\*\*\*Applications and any supporting documents submitted shall become the property of PLIA and subject to the Public Records Act, chapter 42.56 RCW.***

# Revolving Loan and Grant Application Checklist

Please use the following checklist to ensure that your application for the Revolving Loan and Grant Program is complete. This checklist indicates documents that should be included with your application as an attachment. Incomplete application packages and missing documentation will result in delays in processing your application and may result in your credit request being denied.

- A-1:** Lease agreement or contract *(if applicable)*, pg. 6
- B-8:** Contamination cleanup documents *(if applicable)*, pg. 9
- Section D:** All requested documents listed *(required)*, pg. 12
- Access Agreement** *(required)*, pg. 18
- Certification of Ownership** *(required)*, pg. 19
- Authorization to Verify Business Financial Information** *(required)*, pg. 20

**SECTION A: APPLICANT INFORMATION**

**A-1.** \_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Mailing Address City, State Zip Code

\_\_\_\_\_  
Daytime Phone Number Evening Phone Number

What is your interest in the business?

- Owner of the entire business
- Owner of the Underground Storage Tanks (USTs) only
- Owner of the real property: Specify building, land, or both \_\_\_\_\_
- Other, please specify \_\_\_\_\_

Do you lease all or part of the business to someone else?  Yes  No

If yes, how many number of years? \_\_\_\_\_  
***(Please attach a copy of agreement or contract)***

**A-2.** Please list the following information for each person, including spouses, who currently owns a 20% or more interest in this business.

\_\_\_\_\_  
Name Address Phone Number  
Interest in the Business (%): \_\_\_\_\_ Month and Year Ownership Began: \_\_\_\_\_

\_\_\_\_\_  
Name Address Phone Number  
Interest in the Business (%): \_\_\_\_\_ Month and Year Ownership Began: \_\_\_\_\_

\_\_\_\_\_  
Name Address Phone Number  
Interest in the Business (%): \_\_\_\_\_ Month and Year Ownership Began: \_\_\_\_\_

**A-3.** Is any part of the business being held in trust?  Yes  No

---

Name of Trust Amount of ownership in trust

---

Name of Trustee Name of Beneficiary

**SECTION B: BUSINESS INFORMATION**

**B-1.** \_\_\_\_\_  
Business Name

\_\_\_\_\_  
Contact Name (if different than Owner Name)

\_\_\_\_\_  
Site Address City, State Zip Code

\_\_\_\_\_  
County Tax Parcel Number

\_\_\_\_\_  
Business Phone Number Alternate Phone Number

\_\_\_\_\_  
Washington State UBI Number Days and Hours of Operation

**B-2** How long has the business been in operation? \_\_\_\_\_ Yrs \_\_\_\_\_ Mos

**B-3.** Number of employees: \_\_\_\_\_ Full-time \_\_\_\_\_ Part-time

**B-4.** Is petroleum currently being sold?  Yes  No

If not, when was the last year of petroleum sold? \_\_\_\_\_

**B-5.** Does your business provide, or has it provided, fuel for motor vehicles?  Yes  No

**B-6.** Does your business provide, or has it provided, any alternative fuel source?

Yes  No If yes, what type of alternative fuel? \_\_\_\_\_

**B-7.** Please provide the following information for each UST at the site.

\_\_\_\_\_  
Ecology Tag # Type of Fuel Capacity (in gallons) Age Active (Y/N)

\_\_\_\_\_  
Ecology Tag # Type of Fuel Capacity (in gallons) Age Active (Y/N)

\_\_\_\_\_  
Ecology Tag # Type of Fuel Capacity (in gallons) Age Active (Y/N)



---

Ecology Tag #	Type of Fuel	Capacity (in gallons)	Age	Active (Y/N)
---------------	--------------	-----------------------	-----	--------------

---

Ecology Tag #	Type of Fuel	Capacity (in gallons)	Age	Active (Y/N)
---------------	--------------	-----------------------	-----	--------------

**B-8.** Has there ever been a cleanup of contamination from a leak, spill, release or discharge of petroleum at this site?  Yes  No  Unknown

***(Please provide a copy of documentation, i.e. cleanup reports, sampling, etc.)***

If yes, who cleaned up the contamination? \_\_\_\_\_ What year? \_\_\_\_\_

Did contamination impact ground or surface water?  Yes  No  Unknown

Have you reported any release from this site to the state?  Yes  No  Unknown

Please provide additional explanation if necessary.

**B-10.** Do you know of an individual or business that may be liable for any cleanup or environmental contamination at the business site?  Yes  No

---

Name	Address	Obligation to Site
------	---------	--------------------

**SECTION C: ECONOMIC & GEOGRAPHICAL INFORMATION**

**C-1.** Please specify the nearest proximity to ground and/or surface water.

Description	Distance
-------------	----------

**C-2.** Please provide the following information for the nearest petroleum retailer to your business:

Name	Address
------	---------

Distance (in Miles): \_\_\_\_\_

**C-3.** Please list fuel suppliers within a 25 mile radius of your business location:

Name	Address	Distance (in Miles)
------	---------	---------------------

Name	Address	Distance (in Miles)
------	---------	---------------------

Name	Address	Distance (in Miles)
------	---------	---------------------

**C-4. Description of the community you serve and the services that depend on you.**

Please give the specific names of public agencies below that purchase fuel from your site. The agencies must provide a vital need to your area. (*Vital Local Government, Public Health, Safety, or Recreational Need means an essential or indispensable service provided for the citizens.*)

State: \_\_\_\_\_ Federal: \_\_\_\_\_

Local: \_\_\_\_\_ Other: \_\_\_\_\_

Fire Protection: \_\_\_\_\_ Medical Services: \_\_\_\_\_

Law Enforcement: \_\_\_\_\_ Schools: \_\_\_\_\_

Other: \_\_\_\_\_

**C-5.** Which recreational areas benefit from your business?

---

Name Address

---

Name Address

---

Name Address

---

Name Address

## **SECTION D: FINANCIAL INFORMATION**

In addition to filling out this section, you must submit copies of:

- History of the Business
- Management Resume
- Branding Agreement (if applicable)
- Debt Schedule
- Borrower's aging of accounts receivable and accounts payable
- Business operating agreements and/or bylaws
- Income tax returns (3 years)
- Business financial statements (3 years)
- Personal income tax returns (3 years)
- Personal financial statement
- Refueling Agreement (if applicable)
- Income expense projections (2 years)
- Thirty-six months of cash flow
- Business license
- All leases and contracts associated with the operation, the site or access to tanks.
- The most recent tax assessment statement and any appraisals completed on the business premises or equipment.
- Any funding or credit denial letters.
- Environmental reports for the UST facility<sup>1</sup>
- Description of actual or potential sources of remedial action funding, including:
  - Agreements with other potentially liable persons (PLPs) and potentially responsible parties (PRPs) to help pay for remedial action costs;
  - Insurance policies and claims made against those policies; or
  - Lawsuits that have been filed to pursue a contribution claim or cost recovery claim under MTCA or CERCLA.
- Access agreement for PLIA to conduct the preliminary planning assessment
- Any other items or clarification requested by the agency in the first ten (10) working days following submission.

---

<sup>1</sup> An Applicant who submits an application package for a UST facility under a MTCA order or decree with the Department of Ecology, is not eligible to receive a loan or grant.

Please attach a separate sheet if you need more space for your answers. You may also give more detailed information regarding your situation on a separate sheet, if you feel it is not adequately described by the information here.

**D-1.** How do you meet the state's financial assurance requirements for USTs?

- |   |                                      |
|---|--------------------------------------|
| <input type="checkbox"/> Insurance or Risk Pool           | <input type="checkbox"/> Guarantee   |
| <input type="checkbox"/> Financial Test of Self Insurance | <input type="checkbox"/> Surety Bond |
| <input type="checkbox"/> Letter of Credit                 | <input type="checkbox"/> Trust Fund  |

Please provide a copy of your documentation, including (where applicable) policy number, effective dates, deductible and coverage limits, as required by chapter 173- 360-470 through 490.

If contamination is discovered, are you willing to file a claim with your insurer, or draw funds from your financial assurance mechanism?  Yes  No

Have you ever made a claim under insurance?  Yes  No

If yes, please provide details and/or attach any relevant documentation:

Did you exceed your policy limit?  Yes  No

Was your claim denied?  Yes  No

***(If yes, please attach denial letter)***

**D-2.** Will loan or grant money be used for remedial action (i.e., cleanup) at the UST facility?

Yes  No

If yes, include one of the following:

- A signed agreement with PLIA that you will expend all moneys available under your financial assurance; or
- Documentation that all moneys available under your financial assurance have been spent; or
- Documentation that a claim has been made on your financial assurance and the claim has been denied.

**D-2.** Please describe any financial hardship that the business would face without financial assistance from our agency.

**D-3.** Please answer all of the following questions. For questions that you answered “yes”, please provide additional information on a separate sheet of paper.

1. Is there reason to believe your financial situation will change during the next year?  Yes  No
2. Are you currently selling or purchasing any real estate?  Yes  No
3. Is there property held by another person/entity on your behalf?  Yes  No
4. Are you party to a pending lawsuit?  Yes  No
5. Have you had any belongings repossessed in the last three years?  Yes  No
6. Are you a Trustee, Executor, or Administrator?  Yes  No
7. Are you a participant or beneficiary of an estate or profit sharing plan?  Yes  No
8. Have you declared bankruptcy in the last seven years?  Yes  No
9. Do you receive any type of federal aid or public assistance?  Yes  No
10. Are you unable to renew your insurance policy, or have you experienced a substantial increase in your premium?  Yes  No  
***(If yes, please provide details and attach any relevant documentation)***
11. Have you attempted bank or other types of financing and been denied?  Yes  No  
***(If yes, please attach any relevant documentation)***
12. Do you have an Electric Vehicle charging station?  Yes  No
13. Are you willing to install a new or additional Electric Vehicle charging station?  Yes  No

**SECTION E: REQUESTED NEED FOR A LOAN AND GRANT**

Please provide us with your intended use of loan or grant funds. Include a brief description of equipment you would like installed. Please note “N/A” for questions that do not apply.

**E-1.**

<b>Project Item</b>	<b>Type/Description</b>	<b>Priority</b> <i>(1 = Highest)</i>
Cleanup <i>(If contamination is known to exist)</i>		
Tanks <i>(Include number of tanks and whether it is to remove or install under description)</i>		
Piping		
Leak Detection		
Electric Vehicle Charging Station		
Other <i>(e.g. canopy replacement, dispenser island, temporary fueling station, etc.)</i>		
Other <i>(e.g. canopy replacement, dispenser island, temporary fueling station, etc.)</i>		
Other <i>(e.g. canopy replacement, dispenser island, temporary fueling station, etc.)</i>		

**Current UST System Information**

**E-2.** Please give the following information for each UST to be removed:

	<u>Capacity (in gallons)</u>	<u>Age</u>
Tank #1	_____	_____
Tank #2	_____	_____
Tank #3	_____	_____

E-3. Type of surface above old UST:

Asphalt       Concrete       Other \_\_\_\_\_

E-4. Type of existing pump(s):  Turbine     Suction    Quantity?: \_\_\_\_\_

E-5. Other: \_\_\_\_\_

**New UST System Information**

E-6. Please give the following information for each UST to be installed:

<u>Type</u>	<u>Total #</u>	<u>Capacity (in gallons)</u>	<u>Compartments</u>
<input type="checkbox"/> Double Wall FRP	_____	_____	_____
<input type="checkbox"/> Double Wall Steel sti-P <sub>3</sub>	_____	_____	_____
<input type="checkbox"/> Double Wall Composite	_____	_____	_____
<input type="checkbox"/> Other: _____	_____	_____	_____

E-7. Type of Leak Detection Monitor to be installed:

ATG (Automatic Tank Gauge with single wall tank) How Many? \_\_\_\_\_

ILS (Interstitial Liquid Sensor with double wall tank) How Many? \_\_\_\_\_

Other: \_\_\_\_\_

E-8. Type of pumping system desired:

Suction-mechanical type cabinet pump and dispenser

Turbine-only submersible pump

E-9. Type of product line:

Single wall piping with suction type pumping

Please explain:

Double wall piping (secondary containment and line pressure transducers with turbine type pumping)



**E-10.** Please list the quantity and type, if known, of EV charging stations you would like.

**E-11.** Please list any other alternative fueling equipment you would like to install.

**E-12.** Please identify any difficulties or site specific issues that may delay your readiness to proceed.

**E-13.** Other remarks.

**This page is intentionally left blank**

## **ACCESS AGREEMENT**

The Washington State Pollution Liability Insurance Agency (PLIA) and \_\_\_\_\_ (Property Owner), collectively, “the Parties” agree to the following terms and conditions of this Access Agreement in consideration of mutual benefits:

1. Property Owner is the owner of real property located at \_\_\_\_\_ (“Property”). The legal description of the property is: [insert].
2. The Property contains an Underground Storage Tank facility. Work is being conducted at the Property under PLIA’s Revolving Loan and Grant Program.
3. By signing this Access Agreement, Property Owner grants full access rights to PLIA, and/or any authorized representative(s) of PLIA, for the purpose of conducting a preliminary planning assessment and providing oversight of the work being conducted under PLIA’s Revolving Loan and Grant Program. Access includes, but is not limited to, the extraction of soil, soil vapor and/or groundwater borings. PLIA will attempt to provide reasonable advance notice of entry by calling Property Owner at telephone number \_\_\_\_\_, or notifying Property Owner by email at \_\_\_\_\_, or notifying Property Owner in person at least 24 hours in advance on entry on the Property.
4. The term of this Access Agreement shall be for the time period necessary for completion of work funded under the PLIA’s Revolving Loan and Grant Program. Either Party may terminate this agreement at any time for any reason by providing written notice to the other Party.
5. Each Party shall defend, protect, and hold harmless the other Parties from and against all claims, suits or actions arising from the negligent acts or omissions of its employees and/or authorized representatives while performing under the terms of this Access Agreement.
6. The Parties may mutually amend this Access Agreement. Any amendments shall not be binding on any party unless such amendments are in writing and signed by an authorized representative of each party.
7. The Access Agreement between the Parties contains all terms and conditions agreed upon by and between the parties. No other understandings, verbal or otherwise, regarding the subject matter of this Agreement shall be enforceable on any of the parties.

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Date

**This page is intentionally left blank**

## **Certification of Ownership**

I, \_\_\_\_\_, certify that I am the owner or operator or have a controlling interest in the underground storage tanks or business known as,

\_\_\_\_\_

located at \_\_\_\_\_.

I certify that to the best of my ability, I have completed all parts of this application required truthfully and completely. I understand that providing false and misleading information in this application may cause the application to be denied and that I could be held liable under Washington State law.

I understand that, if married, my spouse must also sign this affidavit unless he or she has no legal ownership interest in this business.

I hereby authorize the Pollution Liability Insurance Agency (PLIA) to obtain from any source my business financial and credit information, and any other information related to approval or disapproval for my business to receive funds through the Underground Storage Tank Revolving Loan and Grant Program.

I agree to promptly provide PLIA, or its agents, all other information requested, to notify them if any information provided changes, and to allow them to inspect my business site.

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Date

**This page is intentionally left blank**





---

## Loan & Grant Program Definitions

**Access agreement:** A document that authorizes PLIA and its representatives to access an applicant's property.

**Authorization to Verify Business Financial Information:** A document that authorizes creditors and other financial institutions to release an applicant's financial information to PLIA.

**Appraisals:** A written valuation of the business, land, and/or tanks which are subjects for underwriting and consideration as you apply for entry into the program.

**Borrower's aging of accounts receivable and accounts payable:** A list of business assets such as inventory and bills that need to be paid.

**Branding agreement (if applicable):** A written contract with another business agreeing to share the logos and color themes.

**Business financial statements (3 years):** Balance Sheet, Profit and Loss Statement, and Cash Flow Statement.

**Business license:** State of Washington Business License.

**Business operating agreements and/or bylaws:** A business's governing document(s).

**Certification of Ownership:** A document that the applicant signs to certify their controlling interest in the underground storage tanks or the business. This document also allows PLIA to obtain the applicant's business financial and credit information.

**Contamination cleanup documents:** Documentation relating to the cleanup of contamination from a release of petroleum including, but not limited to:

- Site investigation reports.
- Cleanup or other environmental reports.
- Tank decommissioning reports.
- Sample results.

**Debt schedule:** A list of long term debts the applicant's business has accrued and the creditors involved in the repayment transaction. (Example: real estate, equipment, secured or unsecured loans)





# State of Washington Pollution Liability Insurance Agency



---

**Description of actual or potential sources of remedial action funding:** Includes,

- Agreements with other potentially liable persons or parties to help pay for remedial action costs.
- Insurance policies and claims made against those policies.
- Lawsuits filed to pursue a contribution claim or cost recovery claim regarding environmental damages.

**Funding or credit denial letters:** Letters from banks or other financial institutions rejecting funding requests related to any work on an applicant's property.

**History of the business:** A brief description of the applicant's business. For example: How it started? How long it has been in operation? What does the business do?

**Income expense projections (2 years):** An estimate of the change in personal and business income and expenses for the next two years.

**Income tax returns (3 years):** Federal income tax return for the applicant's business whether it is a general partnership, limited partnership, corporation, or sole proprietorship.

**Lease agreement or contract:** A written contract allowing the lease of all or part of the business, land, and/or tanks.

**Management resume:** Owner, operator or principle manager's resume.

**Personal financial statement:** A listing of personal assets and liabilities.

**Personal income tax returns (3 years):** Federal income tax return for the primary applicant.

**Refueling agreement (if applicable):** A contract to receive a supply of fuel on a regular basis.

**Tax assessment:** A statement from the county assessor's office.

**Thirty-six months of cash flow:** A spreadsheet reflecting money coming into a business from sales and other sources and going out of the business in the form of cash payments.