Washington State
Pollution Liability Insurance Agency

An underground heating oil tank (source: Filco Company, Inc.).

Heating Oil Loan and Grant Program

GUIDANCE

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Program Summary

Heating oil tank systems in Washington state are aging. These systems are used as a heat source for homes. Owners with heating oil tanks often do not have homeowner's pollution liability insurance to pay for leak cleanups. Due to the costs, some homeowners cannot afford cleanup.

Heating Oil Tank removal (Source: Langseth Environmental Services Inc.)

The Washington state Pollution Liability Insurance Agency (PLIA) Heating Oil Loan and Grant Program can help you with any of the following.

- Clean up leaks from your heating oil tank and its system.
- Prevent the heating oil tank systems from future leaks.
- Upgrade your heating oil tank system infrastructure.
- Install new heat source system.

By cleaning up heating oil leaks, homeowners can restore their property values. Cleanup also protects the environment, drinking water, and community health.

The Heating Oil Loan and Grant Program is authorized under Chapter 70A.345 RCW, and rules are found under Chapter 374-90 WAC[1].

This guidance document can help you understand details about the program. It describes funding, requirements, and how to apply.

You can also visit our website at www.plia.wa.gov, or call us at 1-800-822-3905 or email us at pliamail@plia.wa.gov.

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[1] Chapter 374-90 WAC Underground Storage Tank Revolving Loan and Grant Program provides authority and rule to owners and operators of petroleum underground storage tank systems which include heating oil tanks and tank systems. Requirements to only heating oil tanks and tank systems are specifically identified throughout the chapter.

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Definitions

Agency	Pollution Liability Insurance Agency (PLIA).
Applicant	Owner or operator of a heating oil tank who has applied for a loan or grant.
Department of Ecology (Ecology)	Washington State agency for environmental protection (https://ecology.wa.gov).
Grant	A financial award to a program participant that is not repaid.
Heating Oil Tank	A petroleum storage tank is used for the purpose of storing heating oil.
Heating Oil Tank System	A heating oil tank, whether above or below ground or in a basement, with pipes connected to the tank for space heating of human living or working space on the premises where the tank is located.
Leak	An accidental release or spill from a heating oil tank system into the environment. Chapter 70A.325.010 RCW.
Loan	A financial award that is repaid according to the terms of a contract.
Model Toxics Control Act (MTCA) or State Cleanup Standards	The state's environmental cleanup law and requirements. See Chapter 70A.305 RCW for the law and Chapter 173-340 WAC for the rules.
Online Community	PLIA's cloud-based application and data system used by the agency's customers, environmental consultants, and service providers to submit applications, documentation, and reports, and to look up project information.
Operator	A person in control of, or having responsibility for, the daily operation of a petroleum UST system (Chapter 70A.325.010 RCW).
Owner	A person who owns a heating oil tank system.

Prime Consultant	Environmental consultant contracted by PLIA to perform the Preliminary Planning Assessment.
Participant	The person or entity accepted into the Program who received a Preliminary Planning Assessment.
Preliminary Planning Assessment (PPA)	The identification of nature and extent of any existing contamination, the required clean up actions, and a cost estimate for the cleanup and any desired infrastructure upgrades.
Prime Interest Rate	Interest rate set by the U.S. Federal Reserve and applied to loan award funding.
Project	Location where assessment, cleanup or infrastructure upgrades will occur.
Scope of Work	Description of a project's work requirements including expected costs, timelines, and other specific activities.
Technical Assistance Program (TAP)	PLIA's technical advice and assistance program that helps heating oil tank owners and operators meet the state's cleanup standards. Chapter 374-80 WAC.

Heating Oil Loan and Grant Program

The Heating Oil Loan and Grant Program (Program) gives financial assistance to heating oil tank owners and operators who apply and qualify. The Program can pay the costs for cleanup and changes to your heating oil tank system.

If you discover a heating oil leak you must report it to the state. You can report to the Department of Ecology at their Environmental Reporting Tracking System (ERTS). If you apply to the Program, then your application is a report to PLIA, and you do not need to report to ERTS.

The state[2] requires you to take action to clean up your heating oil leak. Applying for the Program can help you pay for the cleanup**. The Program does not respond to emergency leaks and spills.**

> For heating oil leaks and spills to water, call Washington Emergency Management Division at 1-800-258-5990, and call the National Response Center at 1-800-424-8802 to report.

These are the Program funding types and what they pay.

Grant (Does not get paid back.)	**Loan** (Paid back with interest.)
Total Program funding awards must not exceed $75,000.	
Preliminary Planning Assessment paid by grant for up to $7,000.	Preliminary Planning Assessment paid by grant for up to $7,000.
▪ Total grant amount of up to $60,000. ○ Cleanup costs. ○ Tank and system removal.	▪ Total loan amount of up to $68,000. ○ Cleanup costs not covered by grant award. ○ Costs to decommission tank in-place. ○ Upgrade or replace tank system. ○ Install other heat source.
▪ Requires accepted application. ▪ No financial review unless you need a loan.	▪ Requires accepted application with personal financial information. ▪ Financial review to determine how much you can borrow.
▪ PLIA assigns consultant to do grant funded work.	▪ Owner chooses contractor to do loan funded work.

[2] Model Toxics Control Act (MTCA) Chapter 70A.305 RCW and Chapter 173-340 WAC.

Grant (Does not get paid back.)	Loan (Paid back with interest.)
▪ Must enroll in Technical Assistance Program. $1,500 fee paid by a grant.	▪ Must enroll in Technical Assistance Program only if there is cleanup. $1,500 fee paid by a grant.
▪ Must use any available pollution liability insurance before grant money.	

Reasons to apply

1. Your tank has a heating oil leak.

If you own a heating oil tank or property that used to have a tank, you may have a leak. Your homeowner insurance (pollution liability coverage) may not cover the costs to clean up the leak. PLIA's Program helps pay these costs with grant money.

2. You want to remove or stop using your heating oil tank.

If you no longer use your heating oil tank, PLIA recommends that you remove it from your property. The Program Cleanup Grant will pay to remove your tank. You can also decommission your tank in-place, which means filling it up with a fire marshal-approved substance, so that it cannot be used at all. A Program loan can pay for decommissioning.

3. You want to switch from heating oil to another heat source.

If you want to use a different heat source, the Program can help you finance the costs for the switch. We can let you know what it will cost and what to expect. The Program loan may cost less than other ways to borrow money.

How to apply

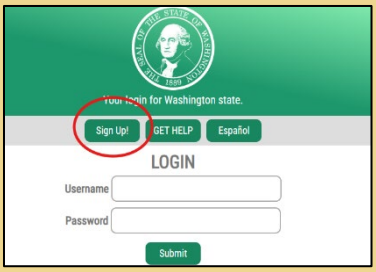
1. PLIA posts the application period on its website at www.plia.wa.gov. The Program opens the application period twice a year.
    - May to June for 45 days.
    - November to December for 45 days.

PLIA will post the link to the online application on our Heating Oil Loan and Grant Program page when an application period opens.

2. You can apply online through the Online Community. We can help you if you use the Online Community and have guides on our website.

How to Access the Application in the Online Community

Step 1: In order to access PLIA's Online Community, you will first need to create a Secure Access Washington (SAW) Account if you don't already have one. You can find instructions on how to create a SAW Account in our SAW Account guide.

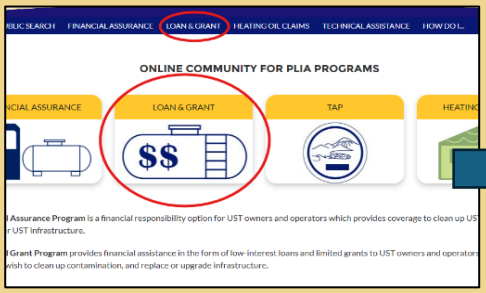


Create a SAW Account on the SAW Login page.

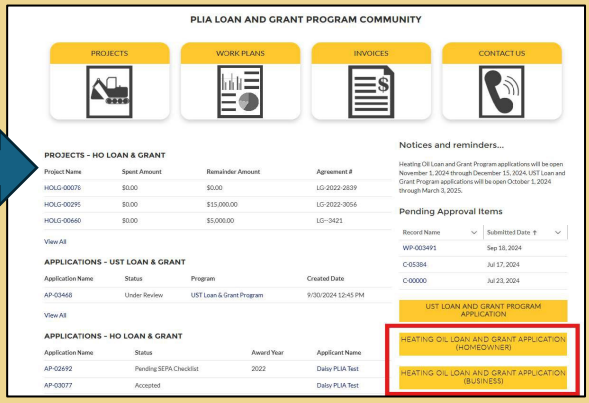
Step 2: Once logged into SAW, you can access the Online Community through links posted on PLIA's website.

Find the link to the Online Community at the top of the Heating Oil Loan and Grant Program page.

Step 3: From the Online Community home page, navigate to the Loan & Grant Community page. On the Loan & Grant Page, click the button for the Heating Oil Loan and Grant Application.



Links to Loan & Grant Community page on home page.



On the Loan & Grant Community page, click the Heating Oil Loan and Grant Application button to access the application. Note: This button will only be visible during an open application period.

3. You can also call us at 1-800-822-3905 or email pliamail@plia.wa.gov.
4. Let us know if you need another application format or if you need a language translated application. There is no additional charge for language translation help.

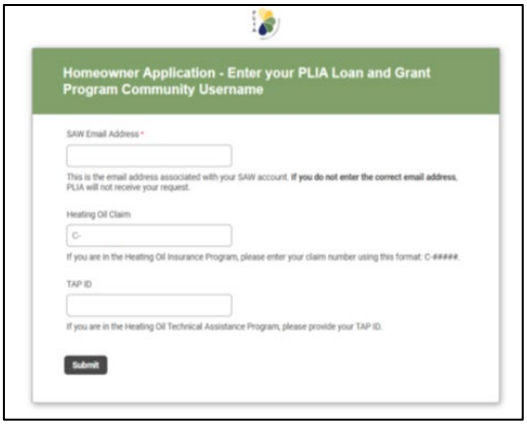
How to qualify

You must meet all the following to qualify for a Program award.

- Your property has a heating oil tank or had a historic heating oil leak that is not cleaned up.
- You own the property where the heating oil tank is, or the tank leak occurred.
- You need to clean up a leak, or if there is no leak, you want to take out the tank or change your heat source system.

1. Application information

Please fill out the application completely and submit it to us before the deadline. Incomplete applications will not be reviewed.



Heating Oil Loan and Grant application for homeowners (first page).

- See *Appendix A* for a list of the information we ask for in the application.
- We assign applicants to an award year.
- If you are interested in applying for a loan to upgrade or replace your heating system you will need to give us financial information in the application. **Remove your personal identifiers, such as social security numbers and account numbers, before submitting financial documentation**. The required financial documentation depends on whether you are a homeowner or a business.
- If you request a loan for infrastructure needs, then the loan interest rate is the prime interest rate for the award year for when you applied.
- You can submit your application through our Online Community. You can contact us for assistance by email or by phone at 1-800-822-3905.

2. Application review

Application reviews begin as soon as the application cycle closes. PLIA aims to have these initial reviews completed within 30 business days. We review your application for all funding award types. You will also need to have additional reviews if we accept your application.

3. Application acceptance or denial

a. Acceptance

If your completed application is received before the deadline, we will send you information about the next steps in the application process (more information in the next section). You must complete the next steps before we can give you any Program money.

b. Denial

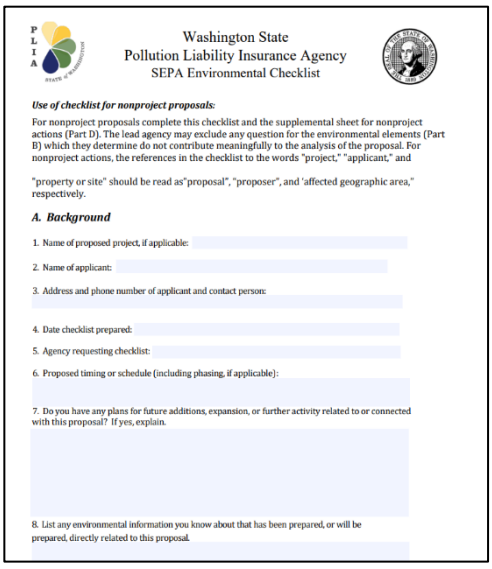
If your application is incomplete or you did not send us information that we asked for, we may deny you. We will send you a letter to tell you why we denied your application. You may apply again in the next application period.

4. Reviews after applications are received

Before we can do any work on your property, the state requires you to have the following reviews.

a. State Environmental Policy Act (SEPA) Checklist

- ***You** will complete.*
- The SEPA review looks at what can happen to the environment by work done on your property.
- You need to complete the checklist we send you within 30 days. We review your information and write an opinion about any possible impacts. This opinion is published for at least 14 days at this website: Department of Ecology's SEPA Register.



Washington State
Pollution Liability Insurance Agency
SEPA Environmental Checklist

Use of checklist for nonproject proposals:

For nonproject proposals complete this checklist and the supplemental sheet for nonproject actions (Part D). The lead agency may exclude any question for the environmental elements (Part B) which they determine do not contribute meaningfully to the analysis of the proposal. For nonproject actions, the references in the checklist to the words "project," "applicant," and

"property or site" should be read as "proposal", "proposer", and 'affected geographic area," respectively.

A. Background

1. Name of proposed project, if applicable:
2. Name of applicant:
3. Address and phone number of applicant and contact person:
4. Date checklist prepared:
5. Agency requesting checklist:
6. Proposed timing or schedule (including phasing, if applicable):
7. Do you have any plans for future additions, expansion, or further activity related to or connected with this proposal? If yes, explain.
8. List any environmental information you know about that has been prepared, or will be prepared, directly related to this proposal.

SEPA Checklist to be completed by heating oil tank owner.

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b. Department of Archaeological and Historical Preservation (DAHP) Consultation

- ***PLIA** will complete.*
- The state requires us to consult with DAHP and affected tribal nations on the possible impacts to cultural resources from state-funded projects.
- Prior to approval, PLIA will provide the necessary information to DAHP for review. You do not need to do anything for DAHP. PLIA and our prime consultant will complete an Inadvertent Discovery Plan (IDP). This review takes 30 calendar days. We have 14 days to draft the IDP.

c. Access agreement

Before a PLIA consultant performs a PPA, you need to give them access to your property.

5. Program Acceptance

After the SEPA and DAHP reviews are completed, we let you know that you are **accepted** into the Program and ready for the next steps.

a. Preliminary Planning Assessment (PPA) Grant

You will receive a PPA grant. The grant pays up to $7,000. The PPA has a PLIA-assigned consultant to look at your property and needs and estimate what it will cost to do the work.

b. Credit report

If you applied to upgrade or change your home heating system, decommission your tank *in-place*, or install a new tank, you are being considered for a loan. We will request a credit report from you. We need this information to know if you can repay. Credit information does not determine Program eligibility. If you have a joint applicant, they will also need to complete the credit check.

6. Preliminary Planning Assessment (PPA)

a. What is a PPA?

After Program acceptance, a PLIA consultant performs a PPA to understand your property needs. The assigned consultant will come out to your property and assess whether you have any leak and determine what the costs are for cleanup and construction. The PPA is yours whether you decide to go any further in the Program or not.

Underground heating oil tank (Source: Soil Solutions Environmental Services)

If petroleum contamination is found on your property you must inform us if you have other insurance funds to pay for cleanup costs.

You do not need a PPA if you already have equal and technically sufficient data and information available. This information would need to be included with your application. You can also send it to us by emailing it to pliamail@plia.wa.gov. We do not pay the costs of work performed before Program acceptance.

b. How much does the PPA cost?

The PPA is a grant to you. You do not repay this amount. PLIA pays the PPA costs of up to $7,000. If your PPA costs are less than $7,000, we do not pay the difference to you. We deduct the total cost of the PPA from your final financial award.

The PPA does not guarantee that you will receive a loan or an additional grant through the program. If cleanup and/or tank removal is identified to be necessary, then a grant will be available. If you qualify for a loan and want to complete work under that loan, then a loan will be available.

c. PPA information

The PLIA prime consultant reviews available data and assesses your project needs. The consultant may do all these tasks:

- Look for petroleum leaks.
- Investigate the age of the heating oil tank system.
- Review the heating oil system.
- Sample soil, groundwater, and air for petroleum contamination.
- Install groundwater monitoring wells.
- Identify and evaluate cleanup alternatives.
- Develop a cleanup plan that meets the state requirements.
- Plan to decommission or remove the heating oil tank.
- Develop a plan to upgrade existing heating infrastructure.
- Create a cost estimate for cleanup and upgrades.

PPA funds may not cover the full investigation of a leak that goes beyond your property but will give you information you need so you can decide how to proceed.

7. If you have a heating oil leak.

The state requires you to report your heating oil leak.

Department of Ecology ERTS webpage.

a. Before Program application.

Your leak should be reported to the Department of Ecology ERTS. You should also identify the leak in your Program application.

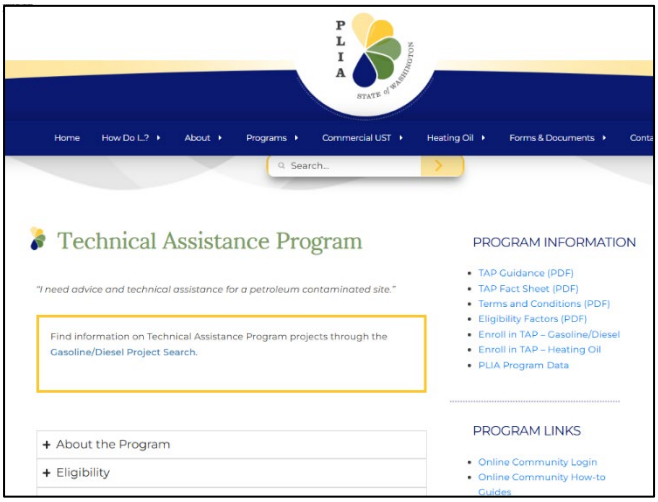
b. During the PPA.

If we discover the leak during the PPA, then PLIA will note the leak and report to ERTS only if you do not clean up through the Program.

a. If you proceed with the program, then the leak must be cleaned up and your tank removed before any changes are made to your home heating system.
b. We will manage the cleanup of the leak so that it meets the state requirements.

8. Technical Assistance Program enrollment.

If we discover a leak during the PPA, we will enroll you in the PLIA's Technical Assistance Program (TAP). The TAP gives advice and guidance on cleanup. You can receive technical advice on how to reach a No Further Action (NFA) opinion for your property. This written opinion meets the state's requirement for reporting the status of your cleanup. It can also help with your property value by showing that you cleaned up the leak.



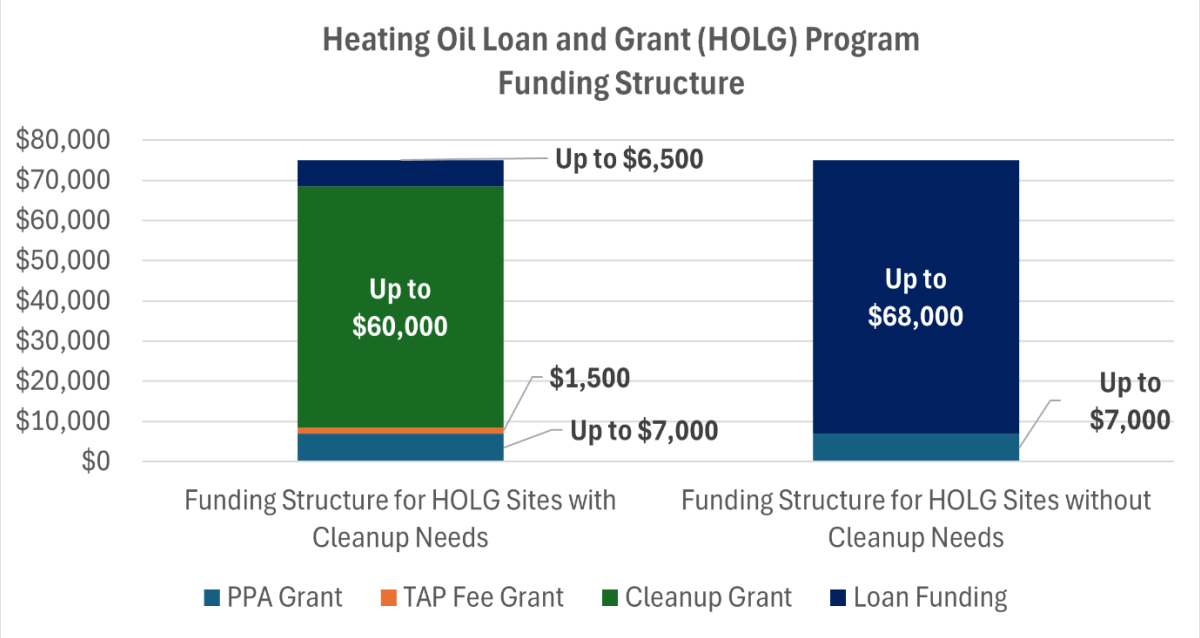
PLIA's Technical Assistance Program webpage.

- The TAP fee of $1,500 is paid from the financial award we give you.

Cleanup of any leak is required. Once in TAP, you will have timelines and milestones. These show that you are taking steps to clean up your leak.

9. Funding Awards

Once you are accepted into the program, PLIA reviews your PPA and determines if you need cleanup. The type of funding given to you depends on your site needs and how it scores.



10. Site Ranking

We put projects into one of these tiers so that Program money is used for cleanup first.

a. Leak cleanup and remove tank (cleanup grant).

b. Leak cleanup and heating infrastructure upgrades (cleanup grant and loan).

c. Heating infrastructure upgrades or decommission tank in-place (loan).

Each tier is then ranked with a score. We use the state's environmental health disparity score found on the Washington Health Disparities map. We give higher scores to applicants from vulnerable and overburdened populations.

We must score each site in each tier. The scores helps us to plan out the projects. This also helps us determine how much money is needed towards cleanup projects.

11. Financial Offer Meeting

After the PPA is completed, we meet with you to review what work needs to be done at your property. We also review what funding you need to pay for the work.

- Based on your application information and the PPA, we let you know if you are offered a cleanup grant, a loan, or a combination of both.
- We provide you with a draft Grant or Loan Agreement and review the details with you.
- You may ask us anything about the funding or the work to be done.
- After this financial offer meeting, you have 30 days to accept or decline the financial offer.
    - If you accept the offer, we need you to sign the Agreement and approve a Cleanup/Construction Work Plan before any work can start.
    - If you decline the offer but change your mind later, then you can apply at the next application cycle.
    - The Agreement lists what the funding will pay.
- Note: If state funding is limited or withdrawn, PLIA may terminate or amend any offer we give you.

a. Cleanup Grants - up to $60,000.

- If your PPA shows a leak, you are eligible for a cleanup grant award of up to $60,000.
- The grant will pay costs that include: permits; tank removal; soil testing; groundwater testing; vapor testing; and soil removal.

Heating oil tank site (Source: SoundEarth Strategies).

- Cleanup grants cannot be used to decommission a tank in-place, install a new tank, or to conduct infrastructure upgrades. You must either go through PLIA's lending review process or pay for these actions out of pocket.

i. Cleanup work.

With a cleanup grant, PLIA pays for the work and manages the funding.

- We hire the consultant to do the work on your property.
- You will manage their work and review the invoices.
- Once you approve the invoice, PLIA will pay the consultant directly.

b. Loans

Loans are available to decommission heating oil tanks in-place or for infrastructure upgrades or changes. To qualify for a loan, our partner agency, the Department of Health (DOH) reviews your financial information. DOH also reviews your credit report and helps us know if you can afford to repay the loan.

i. Loan funding with cleanup grant.

If you receive a cleanup grant and need to install a new heating oil tank, decommission in-place your tank, or want to install a different heating source, then you may receive a loan award (if you qualify) up to the difference of $75,000 (less Cleanup Grant amount) and (less PPA Grant amount).

For example:

Maximum funding award	$75,000
Your PPA grant cost	($7,000)
TAP enrollment cost	($1,500)
Your cleanup grant cost	($55,000)
Your available loan total: (if you qualify)	**$11,500**

ii. Loan funding with no cleanup grant.

If you do not need a cleanup grant, you can borrow up to $68,000, if you qualify. You can use these funds to have a contractor decommission your heating oil tank in-place. This includes the costs for permits. You can also use the loan funding to pay for changing your home heating source. This can include installing a heat pump or an updated heating oil tank system.

iii. Loan terms.

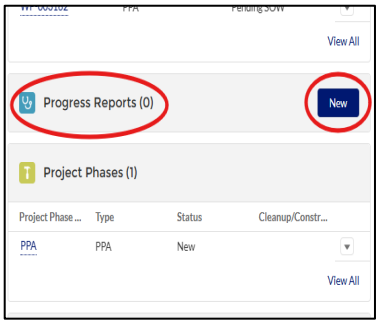
- Your agreement will include a scope of work and timeline. You must review the estimated costs and provide us updates if there are changes.
- Loans are available on 10, 20 or 30-year terms at the prime interest rate, determined on March 1st of the year you apply to the Program. You may receive a 0.5% interest rate reduction for installing energy efficient infrastructure.
- A loan amendment may be needed if a change is required in the agreed scope of work or timeline. You must submit a loan amendment request in writing to us if you need one.
- PLIA manages the loan funding and pays for the work directly.
- You may hire your own consultant to perform the decommissioning or home heating change.

c. Required progress reports

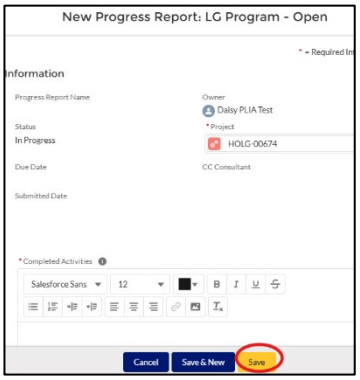
All work performed must include monthly progress reports. We require progress reports to confirm that work is being done at your property. You will receive automatic notice from the Online Community to complete and submit your progress report.

Create a Progress Report in the Online Community

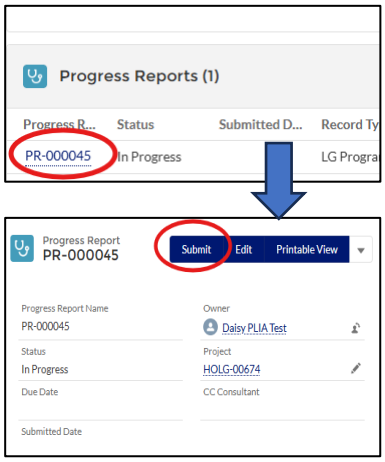
Step 1: On your HOLG Project page, navigate to the Progress Reports section at the bottom of the page and click the "New" button.



Step 2: Select the "LG Program – Open" record type, fill in required fields of the Progress Report form, and Click "Save".



Step 3: Open newly created Progress Report record and click "Submit" button.



12. Paying for project work.

We make payments for services and equipment directly to state-approved and registered consultants or contractors. **To be paid, all work must be pre-approved by PLIA through a Cleanup/Construction Work Plan before it is conducted.**

- For loan funded work, you choose the contractor. Your contractor must be registered as a statewide vendor through the Office of Financial Management (OFM). For more information, please contact us and review their website.
- We must review and approve costs before any work begins. Cost reviews ensure that payment for specific work is eligible and in the scope of work. The review is not an endorsement of the quality of work performed by the consultant or contractor. Eligible and ineligible costs are available in Appendix B.
- You or your contractor must send us invoices through the Online Community.

13. Suspension or termination of Program funding.

A **suspension** temporarily stops a project and stops payment to the consultant or contractor. If you have a loan, you still need to make your monthly payments while your project is suspended.

Termination is the cancellation of a project before it is supposed to end. You must repay any loan amount that has been paid to your contractor.

a. Reasons for suspension or termination.

- You are not following the agreement terms and conditions.
- Your contractor does not follow the scope of work attached to your agreement.
- You and PLIA agree to suspend or terminate your project.
- The state does not have the funding to pay for your project.
- There is a catastrophic event like an earthquake that prevents the project from continuing.
- A complication that disrupts your project. This can include really bad weather, supplier problems, etc.
- Any financial or legal problems caused by the project.

b. Giving notice about suspension or termination.

i. PLIA notice to you.

We will provide written notice of suspension or termination, including the reasons for the action, the effective date, and any other details about suspension or termination. You will have an opportunity to correct any issues noted in the suspension or termination.

We will try to inform you before suspension or termination. We may not inform you before if we believe immediate suspension or termination is necessary to protect the state's interest.

ii. Notice to contractor you hired.

We will also inform the contractor you selected if you have been suspended or terminated. However, you are responsible for letting your contractor know that they must send in final bills for payment.

iii. Your notice to PLIA.

If you would like to request a suspension or termination, please write to us. Include the reasons for your request. We will respond to you within 30 days.

iv. PLIA notice to consultant we hired.

We will inform the PLIA prime consultant within 7 days of the effective date of suspension or termination.

c. What happens during suspension or after termination.

- Project work must stop, and no bills we receive after the suspension or termination notice will be paid.
- Exceptions are very limited and must be permitted under the loan agreement.
- You will receive a progress summary that includes an accounting of all costs and expenses incurred.
- If you have a loan, you must continue making your monthly payment unless you made an arrangement with us.
- If your project is suspended, we will work with you in deciding when to restart your work.

14. Loan Repayment and Cost Recovery

a. Loan Repayment

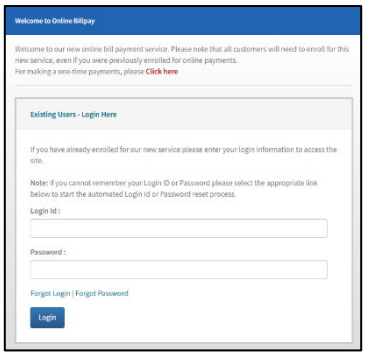
The Department of Health will send monthly billing statements to you. Loan payments are due 30 days after we approve the first submitted invoice. You will make payments directly to us. Payments can be made online or you can mail a check to our office.

Make a Payment Online

Step 1: Go to PLIA's Heating Oil Loan and Grant Program page.

Step 2: Click the "Make a Payment" link on the right-hand sidebar.

Step 3: Use the Online BillPay form to create and submit payments.



For more details on submitting loan payments, see our Online Loan Repayments guide.

b. Repayment Options, Deferment, Forbearance, and Forgiveness

We will work closely with you to review current financial concerns. We will consider other options are available if you have difficulties making loan payments.

c. Late payments

The Department of Health will issue a monthly invoice that details the amount to be paid to us. Payments are due to us and may be made by paid online or by sending a check. Payment in cash is not permitted. Additional information is included in the Loan agreement.

Payment is considered late if we do not receive it within 60 days of the due date. You will begin to receive penalty fees as defined in the loan agreement.

We may seek direct recovery for payments in default (more than six months past due) through any of the following methods.

1. Debt collection.
2. Court judgment filing.
3. Lien filing and enforcement.
4. Proceeds from property sale, specifically if property value increased due to our funding.

d. Repayment difficulties

The following list of options may be available to you. We will work with you to make sure you can continue to make payments.

- **Deferment**: We will suspend interest charges and monthly payments for a fixed period. You must still repay the total loan obligation. The total months of suspended payments will be added to the end of the original loan term. We will not pay for work during the deferment.
- **Forbearance:** We will suspend monthly payments for a fixed period. However, interest charges will continue to accrue, and you must still repay the total loan obligation. The total number of months for repayment may not change. We will not pay for work during forbearance.
- **Loan Modification:** We will modify payment structures and terms to accommodate your current financial situation. You are still responsible for the full loan amount.

e. Loan or repayment forgiveness

We will review how much you owe and work out a plan with you to catch up on past due payments.

We may forgive part or all the balance still unpaid. We will consider your current financial situation. We review your financial documents to consider forgiveness. We may only forgive loan balances when it meets any of the following criteria:

- You and your assets cannot be located.
- You have no assets and no expectation of having any in the future.
- You included your loan in bankruptcy, and there is no guarantor or successor.

- The debt is disputed, and we have insufficient documentation to pursue collection efforts.
- You have died and there is no estate or guarantor.
- The expected costs exceed the expected benefits as determined by us and consultation with the Attorney General Office.

***

Helpful Program Information

Applicant/Participant Roles and Responsibilities

Application Phase	• Submit a complete application. • Provide us with any requested application materials. • Complete and submit State Environmental Protection Act (SEPA) Checklist. • Review and sign Access Agreement and Certification of Ownership.
PPA Phase	• Complete credit check (if applicable). • Comply with the Inadvertent Discovery Plan. • Review preliminary planning assessment for accuracy.
Funding Award Process and Participant Agreement	• Review financial offer and decide on program participation. • Assignment of prime consultant to perform cleanup or selection of contractor to perform infrastructure upgrades.
Cleanup/Construction Phase	• Submit Progress Reports. • Ensure any environmental consultants or other contractors with you comply with our approved Scope of Work. • Approve, direct, and oversee all work conducted by the consultant or contractor. All activities must be within the approved Scope of Work. • Review invoices and billings for accuracy. • Approve or reject invoices through the Online Community. • Ensure all necessary permits are secured and inspections are carried out.
Program	• Comply with the agreement terms and conditions. • Conduct work within six months. • Comply with all local, state, and federal requirements. • Make loan repayments as required (if applicable). • Maintain communication with us to reduce project disruptions and to inform us of any concerns.

References and Links

Applicable State Laws and Regulations

- Model Toxics Control Act (MTCA)
- Petroleum Storage Tank Systems - Pollution Liability Protection Act
- Prevailing Wages on Public Works
- State Environmental Policy Act
- Underground Storage Tank Revolving Loan and Grant Program, statutory authority
- Advice and Technical Assistance Program (TAP)
- State Environmental Policy Act Rules
- Underground Storage Tank Revolving Loan and Grant Program, rules and regulations
- Underground Storage Tank Regulations
- State Environmental Policy Act Guidance
- Chapter 173-340 WAC Model Toxics Control Act – Cleanup

Choosing a Contractor or Consultant

- FAQ: Evaluate Options to clean up homes and small businesses
- Hire Smart Step-by-Step

Contact PLIA

- **Phone Number:** (360) 407-0520 or (800) 822-3905
- **Email:** pliamail@plia.wa.gov
- **Mailing Address**: PO Box 40930, Olympia, WA 98504-0930
- **Website**: www.plia.wa.gov

Appendix A – Application Information

Application Information	
You	○ Name, address, phone number, email. ○ If you are not the property owner, we need the owner's contact information.

Project	○ Address of heating oil tank.
	○ Is there a heating oil leak?
	  ○ Yes: soil or groundwater samples; confirmation report; details about known leak.
	  ○ No: tank age; tank status (in use or decommissioned).
	○ Reason for applying.

Financial **(only if you are applying for a loan)**	<u>Income</u> ○ If you work, the most recent W-2. ○ If you don't work, income source. ○ IRS tax returns for the past three years. ○ Two most recent paycheck stubs. ○ Legal documents that show alimony or child support. <u>List of assets</u> ○ Number of bank accounts. ○ Checking or Savings accounts. ○ Any investment accounts. ○ Real property or land. <u>List of debts</u> ○ Mortgage balance. ○ Car loan balance. ○ Student loan balance. ○ Credit card balance. <u>Legal</u> ○ Insurance claims against you. ○ Insurance claims filed by you. ○ Lawsuits under MTCA or the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA). ○ Any pending lawsuits or civil actions where you are a named party.

Application Information	
Business documents **(only if you are using the Business Application)**	<u>S-Corp or C-Corp</u> o Business license. o Articles of incorporation. o Business tax returns for 3 years. <u>Limited Liability Corporation (LLC)</u> o Business license. o LLC agreement. o Business tax returns for 3 years. <u>Sole Proprietorship</u> o Business license. o Tax returns for 3 years.
Other financial sources, if applicable	o Pollution liability coverage. o Other insurance policies. o Lawsuits filed to pursue a contribution claim or cost recovery claim for environmental damages.

Appendix B – Eligible and Ineligible Costs

The following lists what the program grant and loan will pay.

Eligible Costs	• Approved scope of work activities.
	• Surface restoration such as:
	  ○ The restoration of accessibility devices for handicap access to the dwelling.
	  ○ Labor for the removal/reinstalling of fences.
	  ○ Replacement of driveways, stairs or general items limiting site access.
	  ○ Repairs to stairs for necessary access to the dwelling.
	  ○ Fences, decks, patios, and porches may be repaired using original materials.
	• Services and equipment expenses that are needed to cleanup or make infrastructure upgrades.
	• Personal protective equipment, up to $20 per person per project.
	• Other allowable expenses described in your grant or loan agreement.

Ineligible Costs	• Costs you paid to complete your application. • Activities not listed on the approved scope of work. • Your legal fees. • Credit check fees. • Expenses you paid before your funding agreement. • Other costs which are not related to Loan and Grant activities.