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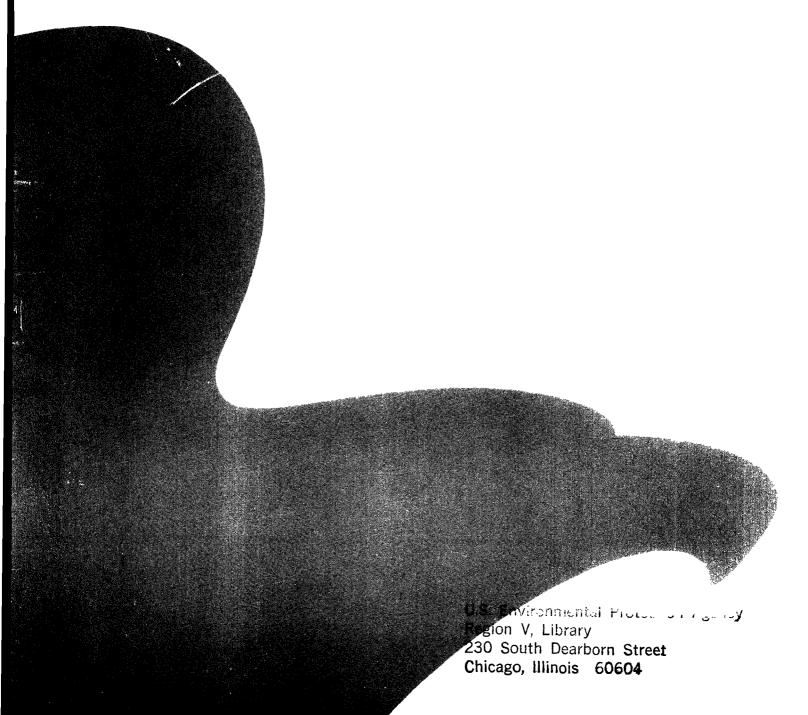
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Federal Financial Assistance for Pollution Prevention and Control



Disclaimer

The U.S. Environmental Protection Agency has made no attempt to verify the correctness of the following and does not endorse any specific method of pollution control financing or any underwriting firm. The material is being presented as an information service in order to provide as complete coverage on this subject as possible.

Prepared by the Environmental Protection Agency and the Council on Environmental Quality under the auspices of the Interagency Task Force on Improving Assistance Programs to mitigate Economic Impacts of Environmental Programs

Federal Financial Assistance for Pollution Prevention and Control

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Federal and other pollution control programs have been assigned to protect the environment without causing undue harm to the economy. No Federal regulation or guideline is issued until after its potential cost to the discharger has been assessed and deemed reasonable.

Pollution control measures can be costly, especially to smaller firms that cannot take advantage of the economies of scale enjoyed by large firms. Because of their lack of capital or low profit margins, they face the prospect of shutting down. Even some communities find themselves threatened with economic disruption either because of the possible loss of businesses or through their own need to make pollution control expenditures.

The U.S. government considers it a matter of serious concern that even a small number of firms may be forced to close because of their financial inability to comply with environmental laws. The Environmental Protection Agency keeps careful track of these potential closings and attempts to help otherwise viable concerns remain in business.

Much of this assistance is provided by informing affected parties of the Federal and other assistance programs available to them. This booklet describes these programs and is intended to be useful to affected firms, farms, trade associations, unions, non-profit development organizations, and State and local governments seeking to reduce the sometimes disruptive effect of environmental regulations on individual firms and local economies.

In many cases it will be appropriate to use a combination of the assistance programs described in this booklet. A fully developed assistance strategy can range from direct loans to a distressed firm, to a variety of grants, loans, and manpower training programs to redevelop a local economy hurt by a major plant closing. This brochure attempts to describe the individual programs which can comprise an assistance strategy, but in some cases creative packaging of the programs can bring the best results. To assist firms, workers, and communities in meeting pollution control requirements without undue loss of employment, a regional economic assistance officer has been designated in each EPA regional office. These officers will help ensure that eligible business and communities receive the financial and technical assistance available under the programs described in the succeeding chapters.

Most of these programs are aimed at assisting private firms, particularly small businesses. By keeping these firms alive, the adverse impact of environmental programs upon communities and workers can be minimized. Various government loans, interest subsidies and tax breaks have been devised to help marginal firms secure pollution control equipment at favorable rates. A limited amount of technical assistance also is available to them.

Similar programs are available to farmers who must finance the cost of reducing run-offs from their fields or other agricultural operations.

Communities also are eligible to receive grants and technical assistance for projects aimed at improving the environment or reducing or avoiding the adverse impacts environmental regulations might have upon the local economy. The grants can be used for constructing environmental facilities or carrying out economic development plans.

The various programs have been grouped into three sections in this booklet — those intended for industry, for communities, and for farms. However, pro-

grams listed for one group often can provide assistance to members of the other groups. In addition to the Federal Programs, many States also have made various forms of assistance available. These are indicated on a chart showing what types of programs are available in the different States. At the end of the booklet there is a list of the Federal and State offices where further information can be obtained.

The potential applicant should keep the following facts in mind when looking for help:

- Each program is designed to deal with particular situations and is limited in the types and amount of assistance it can provide, and the types of clients it can serve.
- These programs are designed to help those firms that are at a financial disadvantage in making pollution control expenditures.
- The programs are intended to help the firms that can be economically viable if they are helped.

EPA tries to identify businesses and plants that might be adversely affected by environmental regulations. Business owners, workers or community leaders should not hesitate to bring their problems to the attention of the regional economic financial adviser at the EPA office in his or her area to obtain this valuable information.



Small Business Loans

Guaranteed **Pollution** Control Revenue Bonds

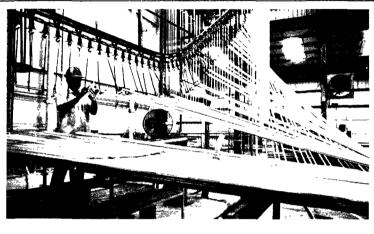
Small Business Administration

The Small Business Administration (SBA) is charged under the Small Business Act with aiding small businesses in their financing needs Section 8 of the Federal Water Pollution Control Act of 1972 amended Section 7 of the Small Business Act by authorizing loans to small business concerns for adding to or altering their equipment, facilities, or methods of operation in order to comply with the Federal Water Pollution Control Act, now called the Clean Water Act The loans are intended to assist eligible businesses, farmers and • Plans to discharge into a mufeedlot operators who might otherwise incur substantial economic injury. The **Environmental Protection** Agency (EPA) must certify that the equipment being purchased will be sufficient to bring the firm in compliance with the applicable environmental regulations

A small business may be eligible for an SBA loan if its need for the loan results from it engaging in one of the following activities and/or if any one of the following conditions exists.

The business:

- Has an effluent discharge requiring a Pollution Discharge Elimination System permit under Section 402 of the Clean Water Act;
- · Emits discharges through a sewer line into a publicly owned treatment works in a city or town that requires the pretreatment of waste discharge;



- nicipal sewer system through the construction of a lateral or interceptor sewer:
- Is subject to State or regional requirements on controlling the disposal of pollutants that may affect groundwater;
- · Requires a U.S. Army Corps of Engineers permit for disposal or dredged or fill material:
- · Is subject to Coast Guard or State government requirements regarding the standard of performance of marine sanitation devices controlling sewage from vessels;
- · Is implementing a plan to control or prevent the discharge of oil or other hazardous substances.

SBA also makes loans to firms (and farmers) seeking to comply with the Clean Air and Toxic Substances Control Acts. These direct loans can be made for up to 30 years. Interest rates have been running slightly higher than 7 percent.

Inquiries may be made at any SBA or EPA office or by writing the Financial Assistance Coordinator, U.S. Environmental Protection Agency, WH-586, 401 M Street, S. W., Washington, D. C. 20460. EPA and SBA field offices also are listed at the end of this manual.

Queries about the Toxic Substances Control Act may be sent to the Industry Assistance Office, Office of Toxic Substances. TS-799, 401 M Street, S. W., Washington, D. C. 20460. The Industry Assistance Office also provides a toll-free assistance number. Telephone 800-424-9065. In Washington, D. C., call 554-1404.

Small Business Administration

An amendment to the Small Business Act and the Small Business Investment Act (Public Law 94-305) (90 Stat. 663) authorizes SBA to guarantee financing needed to acquire facilities for controlling air, noise or water pollution/contamination. SBA may guarantee the full amount of payments due under any 'qualified contract" let to acquire, install, plan, design or construct property the Agency finds is likely to help prevent, reduce, abate or control noise, air/water pollution or contamination.

The statute specifically provides that the financing of the pollution control facilities may be done through industrial revenue bonds (IDB) issued by a State or political subdivision. Interest on these bonds is exempt from federal income tax under the Internal Revenue Code and Treasury regulations.

The program is intended to serve viable and sound enterprises that do not have ready access to long term capital markets and are likely to suffer a disadvantage in competing with other business concerns in the planning, design or installing of pollution control facilities.

A business applying for a guarantee must:

 Be one that qualifies under SBA industry size standards, or is independently-owned and operated, not dominant in its field, has no more than \$9 million in assets, a net worth not exceeding \$4 million, and after-tax earnings averaging no more than \$400,000 during the previous two years.

Economic Development Loans

Economic Development Administration

- Be at an operational or financing disadvantage with other business concerns with respect to either the planning, design or installation of pollution control facilities or the obtaining of the financing needed to do so.
- Have been in operation for a least five years, and profitable during any three of the last five years preceding the date of the application;
- Provide evidence (usually from a pollution control regulatory agency) on the need for the facility, and its ability to help prevent, reduce, abate, or control pollution or contamination.

Applications for a bond guarantee must be made on SBA Form 1136. They can be filed at SBA's Central Office, 1441 L Street, N. W., Washington, D. C. 20416 or at the nearest SBA field office.

While the financing of industrial revenue bonds is normally done at the most favorable repayment terms and the lowest cost to the borrower, there are instances where the financial needs of a small business concern are too small to justify the costs associated with IDB financing. Some States have overcome this problem by issuing a single IDB to cover the pollution control financing needs of a number of small businesses. In those States which do not have this program, financing may be available through the guaranteed and direct loans of the Small Business Administra-

Inquiries should be directed to any SBA office or to the Office of Special Guarantees, U. S. Small Business Administration, 1441 L Street, N. W., Washington, D. C. 20416. Telephone (703) 235-2900.

Information on the program also may be obtained by writing the Council of Pollution Control Financing Agencies, 10960 Wilshire Boulevard, Suite 1806, Los Angeles, CA 90024 (213) 479-3895.

The Economic Development Administration (EDA) of the U. S. Department of Commerce is charged with the responsibility of stimulating industrial growth and economic development in economically depressed areas of the country. EDA will make development loans to firms in an attempt to upgrade an area economically by creating new and permanent jobs and higher incomes for local residents.

While pollution control is not directly related to the EDA's efforts to alleviate economic distress and increase employment, the business development loan program can indirectly help firms to install pollution control equipment. For example, a firm may qualify for an EDA development loan, if it is located in an area EDA has designated as one of low growth and the firm is likely to be shut down-causing a loss of jobsfor failure to comply with environmental regulations.

The maturity of a loan is based upon the useful life of the fixed assets being acquired and may be extended for up to 25 years. Interest rates are determined by the cost of borrowing by the U. S. Government. They are adjusted quarterly.

Loans and grants also may be extended to a business under Titles II and IX for the costs incurred either to change production processes or install special pollution abatement equipment.

The loans will be made only when the funding is not available from any other private or Federal source.

Loan assistance (other than working capital loans) shall not exceed 65% of aggregate cost to the applicant (excluding all other Federal aid in connection with the undertaking).

Guarantees can be extended by EDA on loans or leases up to 90% of the potential liability.

Whenever pollution control is involved under the title II loan or guarantee program, or Title IX grants, the applicant must submit the notice from the agency ordering the shut down of the facility if compliance is not achieved by a certain date. The pollution control agency also must certify in writing that the proposed equipment to be installed will satisfy its requirements. Applications for any new project exceeding \$1 million must be accompanied by a feasibility study prepared by an independent consultant. The applicant may prepare such a study package when the cost of the project is less than \$1 million.

Inquiries may be directed to the Office of Business Development, Economic Development Administration, U. S. Department of Commerce, Washington, D. C. 20230, or the nearest EDA regional office listed at the end of this booklet.

Rural Industrialization Assistance

Industrial Development Grants

Farmers Home Administration



The Farmers Home Administration (FmHA) may make and insure loans to either profit or non-profit public, private, or cooperative organizations, individuals, and Indian tribes to improve, develop, or finance business, industry and employment and better the economic and environmental climate of rural com-

munities. Such loans can be made for pollution abatement and control and guaranteed when made, held or serviced by other lenders. Indian tribes can qualify for such loans when they are federally recognized or occupy Federal or State reservations.

Farmers Home Administration

FmHA may also award grants, not to exceed \$50,000,000 annually, to public bodies to help develop private enterprises. The funds can be used to develop, construct, or acquire land, buildings, plants, equipment, access streets and roads, parking areas, utility extensions, necessary water supply and waste disposal facilities. It also can be used for refinancing or the payment of services and fees.

FmHA may participate in the joint financing of private business enterprises in rural areas with the Economic Development Administration, the Small Business Administration, the Department of Housing and Urban Development, other Federal and State agencies, and with private and quasi-public financial institutions. Eligible applicants can receive either joint loans or grants, whichever are applicable.

Loans also can be made to eligible rural applicants for pollution abatement and control projects. FmHA also may make grants of up to \$25,000,000 annually. No grant is to exceed 50 percent of a project's development cost.

FmHA is prohibited from making any loan which could cause the total outstanding indebtedness of loans made under the Bankhead-Jones Farm Tenant Act to exceed \$50,000. Nor can loans be used for purchasing or leasing land other than as cash rent, or the carrying on of any land leasing or purchasing program. Loans also must not exceed the amount certified by the county committee.

FmHA also can make and insure loans to associations, including non-profit corporations, eligible Indian tribes, and public and quasi-public agencies for applying and establishing soil conservation measures, shifting land use, and conserving, developing, using and controlling water resources. Loans also can be made for installing or improving drainage or waste disposal facilities, and developing recreational and essential community facilities, including the purchase of necessary equipment. Financial and other aid also is available for the planning of such projects. The projects must be aimed at serving primarily farmers and ranchers, their tenants and laborers, and other rural residents.

FmHA is also authorized to make aggregate grants of up to \$300,000,000 in any fiscal year to associations for financing specific projects or works needed to develop, store, treat, purify or distribute water, or to collect, treat, or dispose of waste in rural areas. No grant may exceed 50 percent of development cost. The association receiving the grant also must insure that the facility to be built will adequately serve the reasonably foreseeable growth needs of the area. No grant is approved until FmHA determines that the population of the area will not decline below that for which the project is designed, and the project has adequate capacity to serve both the present population of the area and its foreseeable future growth. The project also must be deemed necessary for orderly community development consistent with a comprehensive community water, waste disposal or other development plan, and must not conflict with any State development plan.

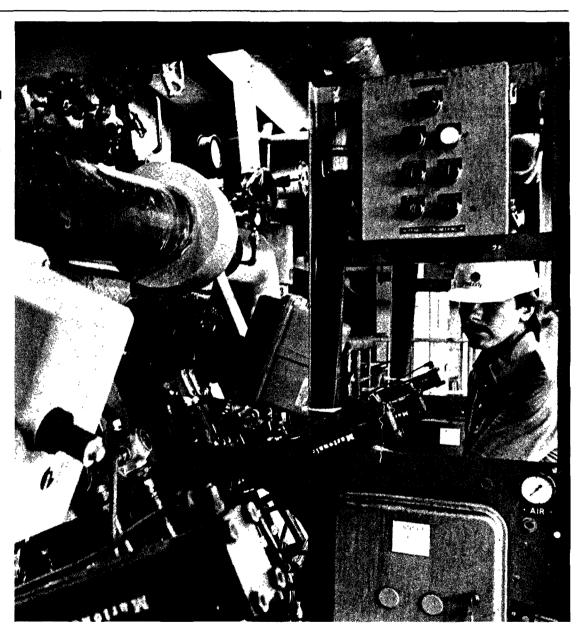
Innovative Treatment System Grants

Environmental Protection Agency

Under Section 105 of the Clean Water Act industry may receive Federal grants to construct wastewater treatment facilities aimed at developing and demonstrating new or improved methods of treating industrial wastewaters or preventing pollution which will have industry-wide application. Such grants may not exceed 75 percent of the projected costs The Clean Water Act, as amended, also provides grants for projects which can also develop and demonstrate "new or improved methods of joint treatment systems for municipal and industrial wastewaters." The grants program is a cost-sharing type of agreement. However, the Federal government bears the full cost for some of EPA's research and development work, contracting with appropriate non-government entities for these services. Through the contract or grant device, EPA can support almost any worthwhile project under almost any type of institutional arrangement.

Two basic conditions must be met to receive a grant: First, the project must have scientific and technical merit. There must be technical competence associated with the project. Second, the project activities must demonstrate a way to combat water pollution. The results must be accurate in terms of both cost and performance, and must be made available to the public.

Inquiries should be addressed to: Deputy Assistant Administrator for Energy, Minerals and Industry, RD-681, EPA 401 M Street, S. W., Washington, D. C. 20460.



Sections 103 and 104 of the Clean Air Act also authorize EPA to fund innovative approaches to pollution control being undertaken by air pollution control, public and private non-profit agencies, institutions, organizations and

individuals. Such research and development can be funded through either a grant or contract. Eligible projects are those that demonstrate innovative methods and strategies for achieving National Ambient Air Quality Standards, or new and improved ways of reducing air pollution.

Industrial Development Bonds

Federal Tax Incentives

The Congress has authorized the sale of IDB's by State and local governments to help companies obtain the financing needed to meet Federal pollution control requirements.

These pollution control bonds usually are sold by a State or municipal agency to underwriters who resell them to investors. Funds raised must be spent to meet air and water pollution requirements.

Small issues are tax exempt when the amount of the bonds sold does not exceed \$1 million, or when the total capital expenses on the facility being financed do not exceed \$5 million.

This type of financing has been extensively utilized by large business. Essentially, a public entity issues tax exempt revenue bonds on which repayment is based solely upon the credit of the business. The bonds are re-paid or redeemed by a trustee for the business. The public entity is the nominal owner of the property; the property is conveyed to the business under a lease, leasepurchase, installment sales or similar contract. The business may obtain additional tax advantages such as the investment credit and accelerated amortization.

The Internal Revenue Service determines whether the interest paid to bond purchasers is subject to Federal income tax. Essentially all types of permanent facilities such as piping, pumping, and treatment units, whether used for controlling direct discharges or discharges into municipal treatment facilities, can be financed with such bonds.

Information on Industrial Development Bonds may be obtained from the State Development Agencies listed at the end of this booklet. Rapid amortization is an accounting method for recovering the cost of pollution control equipment through depreciation on an accelerated basis, or faster than would ordinarily be allowed.

The Tax Reform Act of 1976, section 2112, restored the rapid amortization provision of the tax code permitting the accelerated write-off of pollution control equipment. The 1976 statute modified the earlier law in two important respects. First, concurrent use of part of the investment tax credit and rapid amortization was allowed. Second, devices which prevent the creation of pollution, such as fuel desulfurization equipment, were made eligible for certification. Section 2112, however, excludes from eligibility equipment which "significantly" (defined in legislative history and EPA regulations as more than 5%) increases output or capacity, reduces the total operating cost of the plant, or extends its useful life. Facilities must still be certified and Federal governments in order to be eligible for rapid amortization. The reader should refer to 40 C.F.R., Part 20, Certification of Facilities.

The 1976 legislation restored rapid amortization as a permanent provision for facilities installed after December 31, 1975 in plants in operation before January 1, 1976. Further, for those facilities installed after December 31, 1976, the law permitted concurrent use of the investment tax credit; however, if the credit is used in conjunction with rapid amortization only one-half of the currently allowable investment credit may be claimed.

The Revenue Act of 1978 changed this rule to allow a 10% investment credit for pollution control facilities for which 5-year amortization is elected unless the facilities are also financed with tax-exempt bonds. If the tax payer uses both tax-exempt financing and 5-year amortization, the investment credit is only 5%. Thus, to receive a 10% investment credit subsequent to the Revenue Act, the taxpayer must choose between taxexempt financing and 5-year amortization.

The new rule is applicable in the case of facilities acquired or constructed after December 31, 1978.

In assessing the significance of the new rule, taxpayers should realize that 5-year amortization of pollution control facilities under section 169 is allowable only in the case of pollution control facilities used in connection with a plant or property that was in operation prior to January 1, 1976.

Furthermore, if the pollution control facility has a useful life in excess of 15 years, only a portion of the investment qualifies for 5-year amortization. The qualifying portion is the amount of the investment that would be depreciated over the first 15

Technical Assistance Grants

Threatened Plant Studies

Economic Development Administration

vears if straight line depreciation were used. For example, if a pollution control device has an expected life of 20 years, threefourths of its cost (the amount that would be depreciated in the first 15 years with straight line depreciation) can be amortized over the first 5 years. The remaining one-fourth has to be depreciated by a traditional method, but this depreciation can also begin in the first year. and need not wait until the 16th.

These revisions were precipitated by the fact that, after the reinstatement of the investment tax credit in 1971, rapid amortization was used only infrequently because the standard investment tax credit plus standard amortization practice provided greater tax benefits. The concurrent use of a partial investment tax credit and rapid amortization under the 1976 Act made the rapid amortization option somewhat more attractive to investors in pollution control equipment, and the 1978 Act further increased the benefit.

The Economic Development Administration administers a program of grants for technical assistance which can be used for economic adjustment activities in qualified locations. The technical assistance can be used to determine the feasibility of specific business projects, including the feasibility of using financial assistance to prevent a plant closing or stimulating new economic development after an area has been adversely affected by environmental regulations. Eligible applicants are private non-profit groups, State and local governments, and small business firms.

The program is currently funded at approximately \$15 million per year. Initial contact for assistance should be made through an EPA regional office or contact: The Director Office of Technical Assistance Economic Development Administration U. S. Department of Commerce Main Commerce Building

Washington, D. C. 20230.

Environmental Protection Agency

The Environmental Protection Agency conducts studies of selected situations where environmental regulations may be involved in a threatened plant closing. In these studies, EPA analyzes the financial situation of the firm, and the impact of assistance possibilities and enforcement options on the ability of the firm to remain in business. The studies are undertaken only in cooperation with both the firm involved and EPA enforcement personnel. Firms, groups of workers, or communities which are interested in having such a study conducted should contact the EPA regional enforcement division handling the firm's case, or the Industrial Analysis Branch. Economic Analysis Division, PM-220, U. S. Environmental Protection Agency, Washington, D. C. 20460.

Publicly Owned Treatment Systems

Environmental Protection Agency

Discharging waste water into a publicly owned treatment works (POTW) may result in significant cost savings for an industry. However, section 204(b)(1)(B) of the Clean Water Act requires that industrial users of POTWs reimburse the Federal government for the cost of constructing that portion of the public facility being used to treat or pretreat the user's industrial wastes. The resulting charges are called industrial cost recovery (ICR).

The capital costs, without interest, are repaid over 30 years or the useful life of the POTW, whichever is shorter. Industrial cost recovery only applies to the federal grant portion (usually 75 percent) of construction costs. When recovering capital costs, however, the POTWs may have to charge interest to repay the debt incurred in procuring the remaining or local 25 percent share. Interest costs on the local share can be reduced when State grants are used for part or

POTWs which receive federal wastewater construction grants must also establish a user charge system for the operation and maintenance cost of the plant. The municipality must charge industry and residences the full share of such costs and no benefit that could be called a subsidy or cost reduction technique is allowed.

Although the current law requires ICR and user charges. discharging into a publiclyowned system still is often less costly - particularly for smaller firms - than if the industry attempts to fully treat the wastes itself before discharging them directly into a stream. One cost saving is interest payments. ICR does not require payment of any interest charges, and is therefore equivalent to an interest free loan with up to a 30 year pay back period. However, the use of publicly owned systems is not always less expensive. Often firms must pretreat their wastes before discharging them into such a system, and the cost of this pretreatment plus the user and ICR charges can be greater than the cost of full treatment and direct discharge.

A municipality usually calculates industrial cost recovery by allocating the costs covered by the federal grant to the various components of compatible industrial wastewater; namely, wastewater flow, suspended solids and biological oxygen demand. This allocation results in a cost per unit for the quantity of those three pollutants. The total cost allocation is obtained by multiplying a company's actual discharges by their cost per unit. The company is assessed the allocated amount over 30 years or, if shorter, the useful life of the POTW.

An important question about industrial cost recovery is what happens to annual payments if a company's discharge subsequently is reduced in volume or pollutant concentration. The answer depends on the agreement that the company initially made with the POTW. The annual payments are not reduced if the

company has reserved a specific capacity of the POTW. Reserving capacity is the equivalent of the company having purchased a treatment system of its own and being accountable for the capital costs. When no reserve capacity is involved, the company's annual payments decrease as discharges are reduced. Companies that do not reserve capacity, however, run the risk of not having access to the POTW if they expand in the future

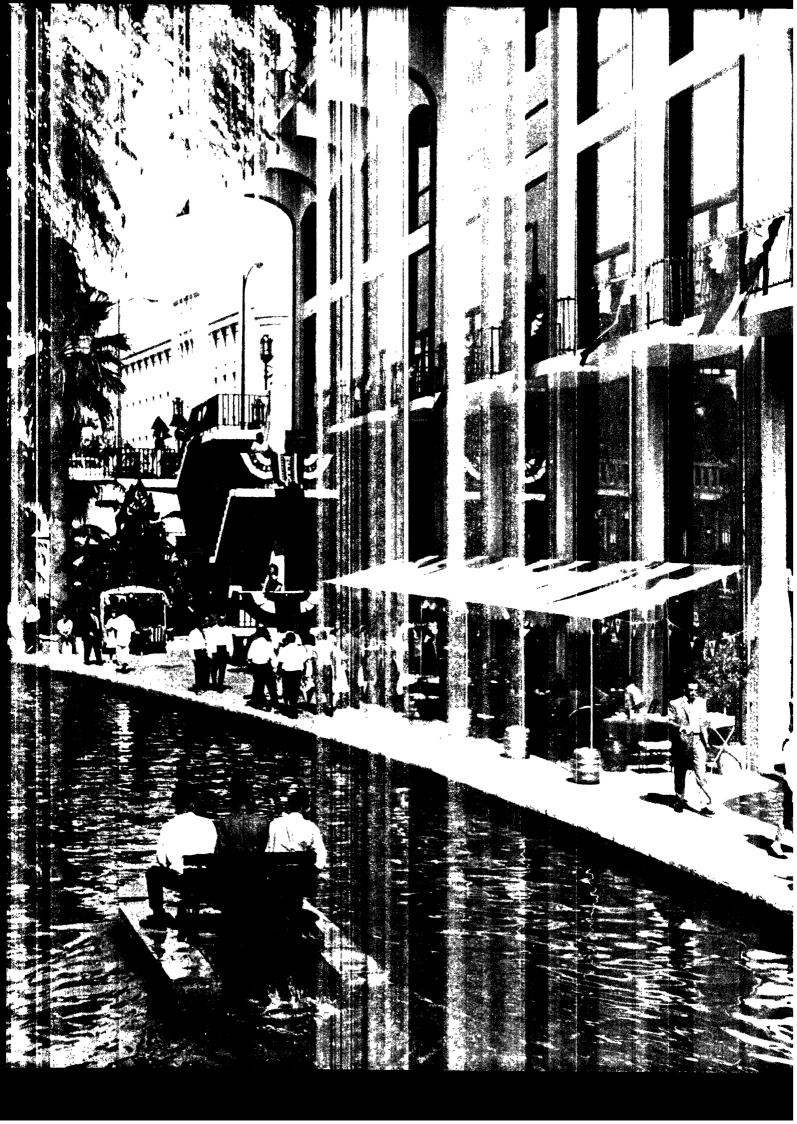
A POTW will automatically establish an industrial cost recovery system if it receives federal grant money under the Clean Water Act. Prior to establishing the system the POTW surveys their future wastewater discharge plans. It is important that companies monitor and understand how the POTW is establishing the industrial cost recovery system. There are no hard-and-fast rules for allocating POTW costs to industry, and the POTW has considerable discretion in making such allocations. Therefore, the companies involved have a stake in insuring that the overall costs are reasonable and the

allocations appropriate. Costs should be discussed with POTW officials and the POTW's engineering firm.

The above cost calculation procedure appears straightforward. However, there is considerable latitude in such things as the methods by which the municipality allocates costs, the overall costs, and in what constitutes normal and peak discharges.

There are no certifications, other special documents, or application fees required by the POTW for industrial cost recovery. A significant user of a POTW, ie., greater than 10 percent of the POTW capacity, is required to sign a letter of intent concerning future usage plans. The letter of intent does not bind the company to future plant usage. Nor does it bind the company to future payments should it decide to leave the POTW.

The Environmental Protection Agency has issued guidelines to municipalities to help them establish industrial cost recovery and user charge systems. The title is: Federal Guidelines-Cost Recovery Systems, Industrial Cost Recovery Systems, Municipal Waste-Water Treatment Works, Construction Grants Program, U.S. Environmental Protection Agency MCD-45 Revised August 1976.



Coastal Energy Impact Program

Urban Development Action Grant Program

National Oceanic and Atmospheric Administration

The main goal of the Coastal Energy Impact Program (CEIP) is to help coastal communities accommodate energy-related development in a planned and environmentally responsible manner.

Four basic kinds of assistance are available under the CEIP

- Planning Grants are available to coastal states and communities preparing for the consequences of all new or expanded energy activity in the coastal zone. In order to identify a suitable location for a facility, for example, a community may have to conduct a natural resource inventory, gathering important data on local physical conditions; it may have to plan for improved means of transportation to and from the facility; community development planning may be required to locate new homes and businesses to support new residents; and, plans may have to be made for the location and scheduling of required new public facilities.
- Credit Assistance is available to communities in the form of direct loans or guarantees of loans or bonds.

- Repayment Assistance is also available to a community that cannot meet its CEIP credit obligations because revenues from coastal energy activity are less than anticipated. This guarantees that a community receiving CEIP assistance will not sustain a net fiscal loss from coastal energy activity
- Environmental Grants are available to help prevent, reduce, or repair damage to or loss of valuable environmental or recreational resources. If, for example, the siting of an energy facility results in the loss of or damage to a public beach, a community may use CEIP grants to purchase access rights to a similar beach area.

Further information can be obtained from:
The Office of Coastal Zone Management
Page Building #1
2001 Wisconsin Avenue, N. W. Washington, D. C. 20235

Department of Housing and Urban Development

The Urban Development Action Grant Program (UDAG) is designed to combat economic and physical distress through the creation of new partnerships between governments at all levels, the private sector, and neighborhood groups. The program seeks to stimulate urban reinvestment in communities of greatest distress as defined by a combination of factors including the age of housing, percent of poverty, population lag/decline, job lag/decline, unemployment, and growth in per capita income. Action grants, that are granted to localities are used to leverage private investment in neighborhood, commercial, and industrial activities.

Action Grant funds may be used for such activities as: land clearance, site improvement, rehabilitation, the provision of financial participation in the form of equity funding, loans, loan guarantees, lease guarantees, or other appropriate arrangements for joint public private development.

The UDAG funds are part of the community development block grant program of the Department of Housing and Urban Development, and have recently averaged about \$400 million annually. At least 25 percent of the funds are set aside for small communities with populations of less than 50,000. In addition to the special UDAG funds, communities may use up to 10 percent of the community development block grants for economic development activities such as preventing plant closings or stimulating development after a plant closes.

For additional information, contact the Office of Urban Development Action Grants, Room 7238, Office of Community Planning and Development, U.S. Department of Housing and Urban Development, Washington, D.C. 20410. The number to call is: Area Code 202/755-6186 Contact your HUD Area Office regarding determinations of eligibility.

Economic Development Grants

Water and Waste Disposal Loans and Grants

Economic Development Administration

The Special Economic **Development and Adjustment** Assistance Program (Title IX) of the Public Works and Economic Development Act of 1965, as amended, authorizes grants to States and units of local government threatened with pending or actual dislocations that would result in a significant and permanent increase in unemployment. Such dislocations may take the form of a shutdown of a major local employer that is unable to finance investments required to comply with environmental regulations.

Initially, assistance usually takes the form of what is called an adjustment planning grant. Once an adjustment plan has been prepared (and approved by EDA), a Title IX Adjustment Implementation Grant may be awarded to carry out all or part of the adjustment strategy.

Adjustment Implementation funds granted local government units may be used in any of a number of ways, depending upon what is called for in the approved adjustment plan. The local government may make public works improvements that comply with environmental regulations; or it may loan the funds to a local firm for antipollution investments the firm

otherwise would be unable to finance. If the plant has already shut down, the funds may be lent to a prospective new owner to purchase and upgrade the facility if private sector financing cannot be obtained. Proceeds of loan repayments to the governmental unit go into a revolving loan fund from which further economic development and adjustment loans can be made.

Inquiries should be directed to the Title IX Coordinator at any of the Regional Offices of the Economic Development Administration, or to the National Economic Adjustment Title IX Coordinator, Economic Development Administration, U.S. Department of Commerce, Room 7814B, Washington, D.C. 20230. Regional Economic Adjustment field coordinators also are listed at the end of this manual.

Farmers Home Administration

The Farmers Home Administration (FmHA) is authorized to provide financial assistance for water and waste disposal facilities in rural areas and towns up to 10,000 population. Public entities such as municipalities, counties, special purpose districts, Indian Tribes, and corporations not operated for profit may receive assistance. Priority will be given to public entities in areas smaller than 5,500 people to restore a deteriorating water supply, improve, enlarge, or modify a water system or an inadequate waste system.

Loans and grants also may be used to:

- 1. Construct, repair, improve, expand, or otherwise modify rural water supply reservoirs, wells, pumping plants and water filtration and treatment facilities.
- 2. Acquire a water supply or a water right.
- 3. Construct, repair, improve, expand, or otherwise modify waste collection, treatment disposal systems. Facilities to be financed may include such items as sewer lines, treatment plants, stabilization ponds, storm sewer facilities, sanitary landfills, incinerators and necessary equipment such as garbage trucks.
- 4. Pay necessary fees such as legal and engineering development of the facilities.
- 5. Pay other costs related to the development of the facility in-

cluding acquisition of rights-ofway and easements, and the relocation of roads and utilities.

Finance projects in connection with funds from other agencies or those provided by the applicant.

Loans are available to applicants who:

- Are unable to obtain needed funds from other sources at reasonable rates and terms but are financially sound and able to manage the system effectively and
- Have legal capacity to borrow and repay loans, to pledge security for loans, and to operate and maintain the facilities or services.
- 3. Submit plans that are consistent with any developmental plans of the State, multijurisdictional area, counties or municipalities in which the proposed project is located.

Grants may be made for up to 75 per cent of a project's development cost and may be used by financially needy communities to reduce user costs to a reasonable level.

The maximum term on all loans is 40 years. However, no repayment period will exceed statutory limitations on the organization's borrowing authority nor the useful life of the improvement of the facility to be financed.

Interest rates have been averaging about 5 per cent on the unpaid principal.

For additional information contact: The local county or district office of the Farmers Home Administration.

Construction Grants for **Municipalities**

Environmental Protection Agency

The U.S. Congress passed the Federal Water Pollution Control, or Clean Water, Act in 1956. A major element of the Act authorizes the Federal government to award municipalities grants for financing construction of sewage treatment facilities. The program was significantly expanded by the 1972 Amendments to the Act.

Under the construction grant program, the Environmental Protection Agency (EPA) is authorized to award grants totaling up to 75% of the cost of a new municipal treatment facility. Grants for projects utilizing alternative or innovative processes or technology may be increased to 85%. The remainder of the initial costs are divided among State and local governments and industrial users of the new system.

The law requires that industrial users of publicly owned works financed through Federal grants, pay their proportionate share of total construction, operating, maintenance and replacement costs. Accordingly, when industrial users hook up to these facilties, they must (1) pay a user charge based on operating and maintenance costs and (2) repay the portion of the Federal grant which is allocable to the treatment of

their industrial wastes. The municipalities retain a share of the repayments to help offset their share of the treatment facilities' cost and to provide funds for future expansions.

The user charge system must generate sufficient annual revenue to offset all operational and maintenance costs. It must be reviewed periodically and revised as necessary. A surcharge may be levied when pollutant concentrations from a single source exceed normal rates for domestic sewage. There can be no discount rates for large volume users.

Grants may also be made to privately owned treatment works authorized to guarantee loans serving one or more principal residences or small commercial establishments to abate an existing water pollution or public health problem. Eligible establishments must have been built and inhabited before December 27, 1977. A public body (municipality) must apply on behalf of a number of such units and certify that public ownership of such works is not feasible. The public body must certify that the treatment works will be properly maintained and operated. User charges are made for operating cost and maintenance.

The cost of the facilities must be less than the cost of providing a collection and central treatment system. These are grants used to construct alternative or conventional treatment works for individual residences or clusters of residences. Alternatives include, but are not limited to, septic tanks and other on-site systems; small systems serving cluster households; and pressure and vacuum sewers.

Under Title II of the Clean Water Act, EPA also can make loan guarantees for construction of treatment facilities.

The EPA Administrator is made to EPA grantees by the Federal Financing Bank to finance the local share of construction costs. The guarantees may not be made unless the Administrator certifies that the grantee cannot finance their actual needs without assistance because of an inability to obtain sufficient credit at what the Secretary of the Treasury has deemed reasonable terms. The Administrator also must have reasonable assurance that the loan will be re-paid.

Inquiries about municipal treatment grants should be sent to the Municipal Construction Division (WH 547), EPA, 401 M Street, S. W., Washington, D. C. 20460

Inquiries about loan guarantees should be directed to the Director, Grants Administration Division (PM-215). Attention: Municipal Loan Guarantee Program, EPA, 401 M Street, S. W., Washington, D. C. 20460.



Agricultural Conservation Program and Water Bank Program

Farm Ownership and Operating Loans

Agricultural Stabilization and Conservation Service

Agriculture Stabilization and Conservation Services (ASCS) of the U.S. Department of Agriculture administers the Agricultural Conservation Program (ACP), the principal program through which the Federal Government shares with farmers the cost of carrying out soil. water, woodland and wildlife conservation measures on privately owned farmland. This cooperative approach to meeting the Nation's conservation and pollution abatement needs was originally authorized by the Congress in 1936 in the Soil Conservation and Domestic Allotment Act.

Assistance ranges from 30 to 80 percent of the cost. Basic measures include establishment of protective soil cover, conserving and disposing of water, providing benefits to wildlife, preventing or abating agriculture-related pollution, and generally improving the quality of the environment. The ACP's appropriation has been averaging about \$190 million annually.

The pollution abatement portion of the program was first begun in 1970. Many of the antipollution measures being undertaken under the ACP are aimed at controlling animal wastes.

Practices for controlling animal waste and other pollution problems may be included in the ACP under either annual or long-term agreements. The long-term agreements provide for scheduling practice performance over a period of 3 to 10 years based on a farm plan. The practices must follow prescribed engineering plans developed by the Soil Conservation Service (SCS). The amount of assistance to any one person is limited to \$3,500 in any one year. Under the long-term agreement plan, a producer may

establish certain measures one year and other measures in a future year. (For example, diversions can be constructed around the barn lot in one year and a waste lagoon could be built the next year.)

ASCS also administers the Water Bank Program The Water Bank Program (WBP) is authorized by the Water Bank Act (Public Law 91-559, 84 Stat 1468, 16 USC 590h) approved by Congress on December 19, 1970 and amended by Congress January 2, 1980 (Public Law 96-182, 93 Stat 1317, 16 USC 1304).

The Water Bank Program is to preserve, restore and improve wetlands in important migratory waterfowl nesting and breeding areas and to provide other environmental and agricultural benefits. It is administered by ASCS County Committees with technical assistance provided by Soil Conservation Service. The Water Bank agreement between USDA and the landowner is for 10 years with annual rental fees paid the landowner. This program prevents wetlands from being destroyed and provides many other environmental as well as wildlife benefits.

The ACP and WBP are administered at the local level by the State and County Agricultural Stabilization and Conservation Committee. The address for the county office may be found in the telephone directory under the U.S. Government Offices, Inquiries may also be directed to the Conservation and Environmental Protection Division, Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture, Washington, D.C. 20013.

Farmers Home Administration

The Farmers Home Administration (FmHA) makes Farm Ownership and Operating loans to qualified farmers and ranchers who are or will become operators of farms no larger than family size. Applicants must be unable to obtain sufficient credit elsewhere to finance their actual needs. Farm Ownership loans may be used to purchase and develop farms, including structures, or farming enterprises that are consistent with local antipollution or environmental quality standards and regulations. Operating loans can be used to purchase livestock and equipment and finance farming operations that comply with pollution control and abatement. Individual farmers, cooperatives and corporations or partnerships primarily engaged in farming may obtain soil and water loans for developing, conserving and making proper use of their land and water resources. The farms must have the required agricultural, animal or poultry waste pollution abatement and control facilities.

Farm ownership and soil and water loans may not exceed \$200,000 when made by the FmHA as insured loans or \$300,000 when made by other lenders and guaranteed by FmHA. The guarantee may not exceed 90%. The interest rate is established periodically by FmHA for insured loans and is negotiated between the lender and borrower on guaranteed loans. The maximum repayment period is 40 years. Operating loans may not exceed \$100,000 when made by the FmHA as insured loans or \$200,000 when made by other lenders and guaranteed by FmHA. The guarantee may not exceed 90%. The maximum initial repayment period is 7 years and may be

rescheduled for 7 years.

Any legal entity, including individuals, partnerships, public and private organizations, corporations, and federally recognized Indian tribal groups may be eligible for assistance.

Loans may be made in any area outside the boundary of a city of 50,000 or more and its immediately adjacent urbanized area with a population density of more than 100 persons per square mile. Priority will be given to applications for projects in open country, rural communities, and towns of 25,000 and smaller.

Repayments of loans are usually on a monthly basis with maturity not to exceed 30 years for land, buildings, and permanent fixtures; 15 years, or the useful life of machinery, whichever is shorter; and 7 years for working capital. The interest rate on guaranteed loans may be fixed or variable and are determined by the lender and the borrower.

Most FmHA assistance is provided through the loan guarantee program, and application for such a guarantee must be made through the bank or other institution that would provide the loan. Further information about any of the FmHA programs can be obtained from any of the 1,760 FmHA county offices. Their addresses can be found in the telephone directory, under United States Government, Department of Agriculture.

Soil and Water Conservation

Soil Conservation Service

The Soil Conservation Service (SCS) was established under authority of the Soil Conservation Act of 1935 (49 Stat. 163; 16 U.S.C. 590a-f). It is responsible for developing and carrying out a national soil and water conservation program in cooperation with landowners and operators, other land users and developers, community planning agencies, regional resource groups, and other agencies of government - Federal, State, and local. The SCS also assists in controlling agricultural pollution, environmental improvement, and rural community development.

The soil and water conservation program provides technical help to locally organized and operated conservation districts and local sponsors of watershed protection and resource conservation and development projects. It also assists individuals and groups on a consultant basis. There are approximately 3,000 conservation districts, covering almost 2 billion acres in all the States, Puerto Rico, and the Virgin Islands.

Through the conservation districts, the SCS gives land-owners and operators the technical assistance needed to carry out locally-adapted soil and water conservation programs.

Assistance to district cooperators (individuals and communities) includes: providing soil and capability maps and other resource data; providing information about practical alternatives for treating and using the land; developing plans for installing treatment facilities and making the land use change needed, and helping to apply parts of the plan that require special skills or knowledge.

Soil surveys are made to determine potential soil use and the type of treatment needed. The SCS distributes its surveys and interpretations to cooperators, other Federal agencies, and State and local organizations. The National Cooperative Soil Survey, which also is compiled by the SCS, is used as the basis for national conservation planning. The survey is conducted in cooperation with State agricultural experiment stations and other State and Federal agencies.

Other SCS activities include:

River Basin Surveys and Investigations — The Service cooperates with other Federal, State, and local agencies in developing coordinated water resource programs.

Watershed Planning — The Service is responsible for investigating and surveying proposed small watershed projects at the request of sponsoring local organizations, and with assisting the sponsors in developing watershed work plans.

Watershed and Flood Prevention Operations — The Service works with local sponsors, State, and other public agencies on the installation of planned works of improvement needed to: reduce erosion, floodwater, and sediment damage; conserve, develop, utilize, and dispose of water; prevent floods and develop fish and wildlife habitats. It makes loans to local organizations to help finance the local share of the cost of carrying out planned watershed and flood prevention improvement works. The Farmers Home Administration administers the loan program.

Great Plains Conservation Program — The Service has general responsibility for administering programs designed to promote greater agricultural stability in the critical Great Plains area, The Service shares the cost of conservation practices under 3 to 10-year contracts with farmers and ranchers in designated counties of the 10 Great Plains States, and provides the technical services needed to help make land use adjustments and insure that conservation measures specified in conservation plans are installed as scheduled by contract.

Resource Conservation and Development Program - The Service is responsible for assisting local sponsoring groups accelerate land and water planning and development in multiple county areas. Projects may include such measures as flood prevention; the developing of water resources for recreation, wildlife, agricultural, municipal, or industrial use; conservation planning and the establishing of individual land units; the improving of recreation facilities, including historical and scenic attractions; the encouraging of

new industries to locate in and process products of an area; the expanding of markets for crop and livestock products; upgrading and protecting the quality of the environment, and longrange planning.

The SCS conducts investigations and surveys needed to develop and plan conservation and land use programs. It also provides technical services and financial assistance to sponsors, local groups, and individuals, and makes loans to improve and develop resources.

Further information about any of the Soil Conservation Service Programs can be obtained from the local Soil Conservation Service office. Its address can be found in the telephone directory under United States Government, Department of Agriculture.

Rural Clean Water Program

Rural Abandoned Mine Program

Agricultural Stabilization and Conservation Service

Soil Conservation Service



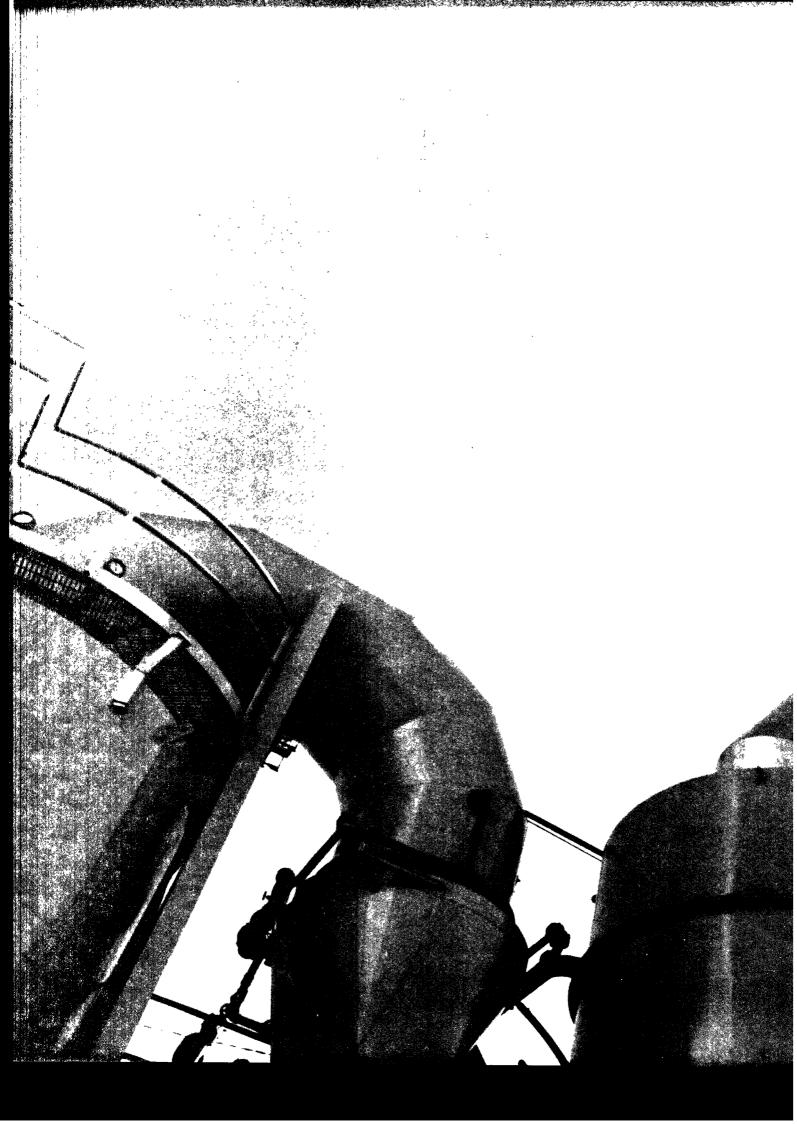
The ASCS has administrative leadership for the Rural Clean Water Program (RCWP) in the Department of Agriculture. The objective of this program is to improve water quality in rural America. To be eligible for financial and technical assistance a proposed RCWP project area must be included in an approved agricultural portion of a water-quality management plan. Any owner or operator whose land or activities in an approved project area are contributing to the area's agriculture nonpoint source water-quality problems is eligible to enter into a longterm (3 to 10 years) RCWP

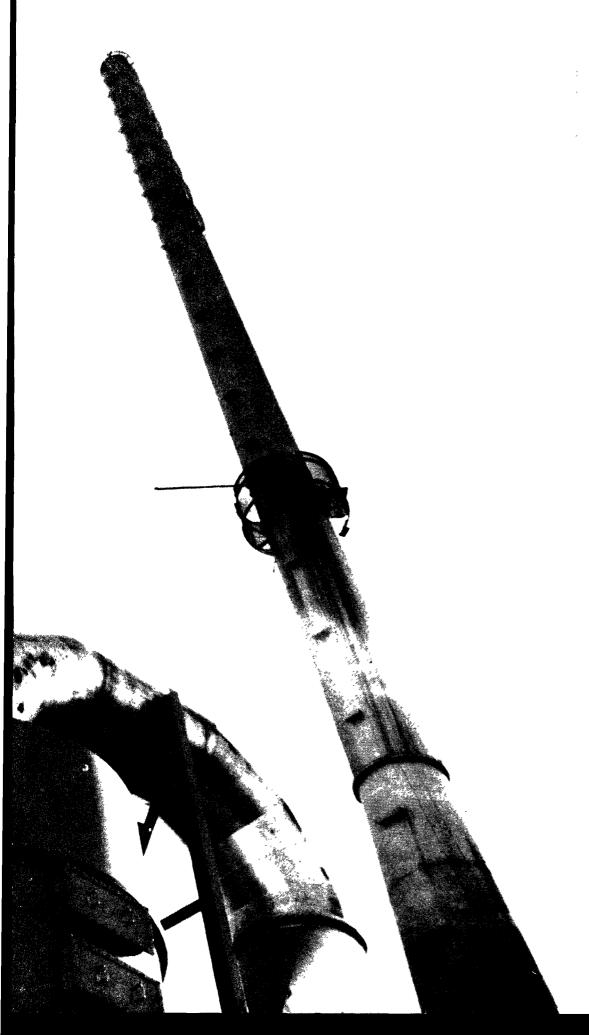
contract with the ASCS designated to administer the program in that project area. The RCWP contract will include measures incorporating practices to reduce agricultural nonpoint source pollution. The basis for the RCWP contract is a landowner or operator water-quality plan prepared with technical assistance from the SCS and approved by a soil conservation district. USDA will normally pay up to 75 percent of the cost identified for water-quality improvements.

Further information can be obtained from the same offices as for Agricultural Conservation Program.

The Soil Conservation Service also administers the Rural Abandoned Mine Program (RAMP). The program is designed to help landowners develop and apply plans for the reclamation, conservation and development of eligible lands affected by coal mining. RAMP provides cost sharing for installing appropriate reclamation and conservation practices on abandoned coal mine lands. The program is carried out in cooperation with conservation districts.

Additional information about either the Rural Clean Water Program or the Rural Abandoned Mine Program can be obtained from the local Soil Conservation Service office, whose address can be found in the telephone directory under United States Government.





In addition to the Federal assistance programs discussed in this booklet, almost all States have some form of assistance, whether financial or tax incentives, which can be used to lower the cost of pollution control investment or to stimulate new business investment after a plant closing. Many States administer the Federal industrial revenue programs which make tax-exempt financing available to firms installing pollution control equipment. In addition, there are a number of exemptions or credits relating to property and sales taxes on pollution control equipment. Some States allow rapid depreciation of pollution control investments.

In addition to the incentive programs specifically for pollution control investments, many States have programs to support economic development which can be used to reduce the disruptive effect of a plant closing. Among the programs available under this category are direct or guaranteed State loans, tax incentives for investment, stateissued industrial development bonds, and tax incentives for research and development. For further information on these programs, contact the State development agencies listed on pages 24-25

State Financial Assistance for Pollution Control											
State	State Financing: Program for Purchase and Installation of Pollution Control Facilities for Revenue Bond Financing	Real Property Tax Exemption for Pollution Control Equipment	Accelerated Depreciation of Pollution Control Facilities	Sales/Use Tax Exemption for Pollution Control Facilities	State Sponsored Industrial Development Authority	State, City or County Loans for Equipment and Machinery	Tax Incentive for Compliance with Pollution Control Laws	Tax Exemption to Encourage Research and Development	Statewide Air and Water Pollution Control Law	City & /or County Revenue Bond Financing	State Funds for City &/or Company Master Plans
ALABAMA	0	0	0	0	0		0		0	0	0
ALASKA	\circ	\bigcirc		\circ	0	0			0	0	
ARIZONA	0		\circ		0		0		0	\circ	0
ARKANSAS	0	\circ		\circ	0	0			0	0	
CALIFORNIA	\circ		0	0	0		0		0		
COLORADO	0								0	0	0
CONNECTICUT	0		0	0	0	0	0		0	0	0
DELAWARE	\circ		0	0	0	0			0	_	0
FLORIDA	0				0		0		0	0	
GEORGIA	0	\circ	0	0	0		0		0	0	0
HAWAII	0		0	0	0	0	^		0	0	0
IDAHO			0	0	\circ		0		0		
ILLINOIS	0	0	0	0	0	0	0		0	0	0
INDIANA	0	0	0	O	O	0	O		0	0	O
IOWA KANSAS	0	0	0						0	0	
KANSAS KENTUCKY	0	0	0	0	0				0	0	0
LOUISIANA	0	0	0	0	0		0		0	0	O
MAINE	0		0	0	0	0	0		0	0	
MARYLAND	0	0	~	0	0	0	0	0	0	0	
MASSACHUSETTS	0	_	0	_	Ö	_	0	0	0	0	0
MICHIGAN	0	0		0	0		Ö	_	0	0	0
MINNESOTA	Ö	0	0	_		0	0	0	0	0	0
MISSISSIPPI	\circ	0	0	0	0	0			0	0	
MISSOURI	\circ	0	0	0		0	0		0	0	
MONTANA	0	\circ					0		0	0	0

Site Selection Handbook, Vol. 22, No. 2, May 1977. By permission of the publisher, Conway Publications, Inc., Atlanta, Georgia. No further reproduction permitted.

State	State Financing: Program for Purchase and Installation of Pollution Control Facilities for Revenue Bond Financing	Real Property Tax Exemption for Pollution Control Equipment	Accelerated Depreciation of Pollution Control Facilities	Sales/Use Tax Exemption for Pollution Control Facilities	State Sponsored Industrial Development Authority	State, City or County Loans for Equipment and Machinery	Tax Incentive for Compliance with Pollution Control Laws	Tax Exemption to Encourage Research and Development	Statewide Air and Water Pollution Control Law	City & /or County Revenue Bond Financing	State Funds for City & / or Company Master Plans
NEBRASKA	0			0					0	0	0
NEVADA	0								0	0	
NEW HAMPSHIRE	0	0	\circ	0	\circ	0			0		0
NEW JERSEY	0	_	0		0		0	0	0	_	\circ
NEW MEXICO	0	0	_	_	0	_	0		0	0	
NEW YORK	0	0	0	0	0	0	0	0	0	0	0
NO. CAROLINA		0	0	0		\sim	0		0	0	0
NO. DAKOTA	0	0		\sim	0	0	\sim		0	0	
OHIO	0	0	0	0	0		0		0	0	0
OKLAHOMA	0	0	0	0	0	0	0		0	0	0
OREGON	0	0	0	0	0		0	0	0	0	0
PENN. RHODE ISLAND	0	0	0	0	\circ		\cap	O	0	0	0
SO. CAROLINA	0	0	0	0	0		0	0	0	0	0
SO. DAKOTA	0	0	0		Ü		0	O	0	0	0
TENNESSEE	\circ	0	0	0	0		0		0	0	0
TEXAS	0	0		Ō	Ö	0			Ö	Ö	0
UTAH	\circ								0	0	
VERMONT	\bigcirc	0	\circ		\circ	\circ	0		0	0	\circ
VIRGINIA	\bigcirc	0	0	0	\circ		0		0	\circ	0
WASHINGTON	\circ				\bigcirc				0	\circ	
W. VIRGINIA	\circ			0	\circ	0	0		0	\circ	
WISCONSIN	\circ	0	0	0			0		0	0	0
WYOMING	\circ	\bigcirc					0		0	0	0
PUERTO RICO	\bigcirc		\circ		0	0		0	0	0	0
VIRGIN ISL.								0	0	0	0

State Agencies

State Development Agencies

Industrial Development Director Alabama Development Office 3734 Atlanta Highway c/o State Capitol Montgomery, AL 36130 (205) 832-6980

Commissioner,
Alaska Department of Economic
Development
Pouch D
Juneau, AK 99811
(907) 465-2020

Executive Director,
Arizona Department of Economic
Planning and Development
1645 West Jefferson Street
Phoenix, AZ 85007
(602) 271-5371

Executive Director, Arkansas Industrial Development Commission 205 State Capitol Little Rock, AR 72201 (501) 371-2052

Director,
Economic and Business Development
Department
111 N Street
Sacramento, CA 95814
(916) 322-1394

Division of Commerce and Development 500 State Centennial Building Denver, CO 80203 (303) 839-2350 Executive Director of Development Connecticut Department of Commerce 210 Washington Street Hartford, CT 06106 (203) 566-5546

Director,
Delaware Department of Community
Affairs & Economic Development
630 State College Road
Dover, DE 19901
(302) 678-4254

Director,
Division of Commercial Development
Florida Department of Commerce
107 West Gaines Street
Tallahassee, FL 32304
(904) 488-6300

Commissioner, Georgia Department of Community Development 1400 North OMNI International Atlanta, GA 30301 (404) 656-3556

Hawaii Department of Planning and Economic Development 250 S. King Street Honolulu, HI 96813 (808) 548-4025

Idaho Economic Development Administration 2404 Bank Drive Suite 304 Boise, Idaho 83705 (208) 384-1521

Director,
Illinois Department of Business and
Economic Development
222 South College
Springfield, IL 62706
(217) 782-7500

Executive Director, Indiana Department of Commerce 332 State House Indianapolis, IN 46204 (317) 633-4450 Director, lowa Development Commission 250 Jewett Building Des Moines, IA 50309 (515) 281-3619

Director, Kansas Department of Economic Development 6th Floor, 503 Kansas Avenue Topeka, KS 66603 (913) 296-3481

Commissioner, Kentucky Department of Commerce Capitol Plaza Towers - 22nd Floor Frankfort, KY 40601 (502) 564-4270

Director,
Louisiana Department of Commerce
and Industry
P.O. Box 44185, Capitol Station
Baton Rouge, LA 70804
(504) 389-5371

State Planning Office 184 State Street Augusta, ME 04333

Deputy Secretary,
Maryland Department of Economic
and Community Development
2525 Riva Road
Anapolis, MD 21401
(301) 269-3265

Massachusetts Department of Commerce and Development Government Center 100 Cambridge Street Boston, MA 02202 (617) 727-3218 Director, Office of Economic Expansion Michigan Department of Commerce Law Building - 4th Floor Lansing, MI 48913 (517) 373-3530

Commissioner,
Department of Economic
Development
480 Cedar Street, Hanover Bldg.
St. Paul, MN 55101
(612) 296-2755

Director,
Mississippi Agricultural and Industrial
Board
P.O. Box 849
1504 State Office Building
Jackson, MS 39205
(601) 354-6711

Director,
Missouri Division of Commerce and
Industrial Development
8th Floor, Jefferson Building
Jefferson City, MO 65101
(314) 751-4241

Director,
Office of Commerce and Small
Business Development
Room 108, State Capitol Building
Helena, MT 59601
(406) 449-3923

Director,
Department of Economic
Development
State Office Building
301 Centennial Mall South
Lincoln, NE 68509
(402) 471-3111

Director, Nevada Department of Economic Development Blasdel Building Carson City, NV 89701 (702) 882-7478 Director, Office of Industrial Development Box 856 Concord, NH 03301 (603) 271-2591

Director, Division of Economic Development P.O. Box 2766 Trenton, NJ 08625 (609) 292-7757

Director, New Mexico Department of Development 113 Washington Avenue Santa Fe, NM 87503 (505) 827-3101

President, New York State Environmental Facilities Corp 50 Wolf Road Albany, NY 12205 (518) 457-4100

Industrial Financing
New York State Department of
Commerce
99 Washington Avenue
Albany, NY 12245
(518) 474-4100

Director, Industrial Development Division North Carolina Department of Commerce 430 N. Salisbury Street Raleigh, NC 27611 (919) 733-3151

Director, Business and Industrial Development Department State Office Building Bismarck, ND 58501 (701) 224-2810

Ohio Air Quality Development Authority and Ohio Water Quality Development Authority 50 West Broad Street Columbus, OH 43215 (614) 224-3383 Director,
Department of Industrial
Development
Office of the Governor
Oklahoma City, OK 73105
(405) 521-2401

Director,
Department of Economic
Development
317 S.W. Alder 9th Floor
Portland, OR 97204
(503) 229-5535

Secretary, Pennsylvania Department of Commerce South Office Building Harrisburg, PA 17120 (717) 787-3003

Deputy Administrator,
Puerto Rico Economic Development
Administration
Continental Operations Branch
1290 Avenue of the Americas
New York, NY 10010
(212) 245-1200

Administrator, Puerto Rico Economic Development Administration G.P.O. Box 2350 San Juan, PR 00936

Director, Rhode Island Department of Economic Development One Weybosset Hill Providence, RI 02908 (401) 277-2601

Director,
South Carolina State Development
Board
P.O. Box 927
Columbia, SC 29202
(803) 758-3145

Director,
Department of Economic and
Tourism Development
620 South Cliff
Sioux Falls, SD 57103
(605) 339-6779

Commissioner,
Department of Economic and
Community Development
1007 Andrew Jackson State Office
Building
500 Deaderick Street
Nashville, TN 37219
(615) 741-1888

Executive Director, Texas Industrial Commission 410 E. Fifth Street Capitol Station, Box 12728 Austin, TX 78711 (512) 472-5059

Executive Director,
Department of Development
Services
Room 104, State Capitol
Salt Lake City, UT 84114
(801) 533-5961

Secretary, Vermont Agency of Development and Community Affairs Montpelier, VT 05602 (802) 828-3211

Commissioner, Virgin Islands Department of Commerce P.O. Box 1693, Charlotte Amalie St. Thomas, VI 00801 (809) 774-1331 Director, Virginia Division of Industrial Development 1010 State Office Building Richmond, VA 23219 (804) 786-3791

Department of Economic and Commercial Development Governor's Office Charleston, WV 25301 (304) 348-2000

Wisconsin Department of Business Development 123 West Washington Avenue Madison, Wisconsin 53703 (608) 266-8773

Executive Director,
Department of Economic Planning
and Development
Barrett Bldg.
Cheyenne, WO 82002
(307) 777-7234

SBA Field Offices

RE	GION	CITY	STATE	ZIP CODE	ADDRESS (TELEPHONE NUMBERS FO	OR PUBLIC USE ONLY)
	RO	Boston	Mass.	02110	60 Battery March 10th, Fl.	(617) 223-2100
	DO	Boston	Mass.	02114	150 Causeway St., 10th Floor	(617) 223-2100
		Holyoke	Mass.	01040	302 High Street-4th Floor	(413) 536-8770
	DO	Augusta	Maine	04330	Federal Building, 40 Western Ave., Room 512	(207) 622-6171
1	DO	Concord	N.H.	03301	55 Pleasant St., Room 213	(603) 224-4041
•	DO	Hartford	Conn.	06103	One Financial Plaza	(203) 244-3600
	DO	Montpelier	Vt.	05602	Federal Building, 87 State St., Rm. 204 Box 605	(802) 229-0538
	DO	Providence	R.I.	02903	57 Eddy St , Room 7th Fl	(401) 528-4580
				0_00		(101)
	RO	New York	NY.	10007	26 Federal Plaza, Room 3214	(212) 264-1468
	DO	New York	N.Y.	10007	26 Federal Plaza, Room 3100	(212) 264-4355
	POD	Melville	N.Y	11746	425 Broad Hollow Rd. Rm 205	(516) 752-1626
	DO	Hato Rey	Puerto Rico	00919	Chardon and Bolivia Streets, PO Box 1915	(809) 763-6363
		St Thomas	Virgin Island	00801	U.S. Fed. Ofc. Bldg., Veterans Dr., Rm. 283	(809) 774-8530
11	DO	Newark	N.J.	07102	970 Broad St., Room 1635	(201) 645-2434
		Camden	N.J	08104	1800 East Davis Street	(609) 757-5183
	DO	Syracuse	N.Y.	13260	Federal Building-Room 1073-100 South Clinton Street	(315) 423-5370
	во	Buffalo	N.Y.	14202	111 West Huron St., Room 1311, Federal Building	(716) 846-4301
	ВО	Elmira	N.Y.	14901	180 State Street-Rm 412	(607) 733-4686
		Albany	NY.	12210	99 Washington Ave., Twin Towers Bldg., Room 921	(518) 472-6300
		Rochester	N.Y.	14614	Federal Building, 100 State Street	(716) 263-6700
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,		(
	RO	Philadelphia	Bala Cynwyd, Pa.	19004	231 St. Asaphs Rd., 1 Bala Cynwyd Plaza, Suite 646 West Lobby	(215) 597-3311
	DO	Philadelphia	Bala Cynwyd, Pa.	19004	231 St. Asaphs Rd., 1 Bala Cynwyd Plaza, Suite 400 East Lobby	(215) 597-3311
	во	Harrisburg	Pa	17102	1500 North 2nd Street	(717) 782-3840
	во	Wilkes-Barre	Pa.	18702	Penn Place, 20 N Pennsylvania Ave.	(717) 826-6497
	во	Wilmington	Del.	19801	844 King Street, Federal Building, Rm. 5207	(302) 573-6294
m	DO	Baltimore	Towson Md	21204	Oxford Bldg., 8600 LaSalle Road, Rm. 630	(301) 962-4392
	DO	Clarksburg	W Va.	26301	109 North 3rd St., Room 301, Lowndes Building	(304) 623-5631
	во	Charleston	W. Va.	25301	Charleston National Plaza, Suite 628	(304) 343-6181
	DO	Pittsburgh	Pa.	15222	Federal Building, 1000 Liberty Ave., Room 1401	(412) 644-2780
	DO	Richmond	Va.	23240	Federal Building, 400 North 8th St., Room 3015 Box 10126	(804) 782-2617
	DO	Washington	D.C.	20417	1030 15th St. N.W. Suite 250	(202) 655-4000
	RO	Atlanta	Co	30309	1075 December 0: N.5	(404) 004 4040
	DO	Atlanta Atlanta	Ga. Ga.		1375 Peachtree St., N.E.	(404) 881-4943
	DO			30309	1720 Peachtree Steet, N.W , 6th Floor	(404) 881-4325
	DO	Birmingham Charlotte	Ala.	35205	908 South 20th St., Room 202	(205) 254-1344
		Greenville	N.C.	28202	230 S. Tryon Street Suite 700	(704) 372-0711
	DO	Columbia	N.C. S.C.	27834 29201	215 South Evans Street Rm. 206	(919) 752-3798
	DO	Jackson	Miss.	39201	1801 Assembly St., Room 131 Providence Capitol Bldg., Suite 690, 200 E. Pascagoula St	(803) 765-5376 (601) 969-4371
IV	во	Biloxi	Miss	39530	111 Fred Haise Blvd., Gulf Nat. Life Insurance Bldg 2nd Floor	(601) 435-3676
	DO	Jacksonville	Fla.	32202	Federal Building, 400 West Bay St., Room 261, PO Box 35067	(904) 791-3782
	DO	Louisville	Ky.	40202	Federal Building, 600 Federal Pl., Room 188	(502) 582-5971
	DO	Miami	Coral Gables Fla.	33134	2222 Ponce De Leon Blvd., 5th Floor	(305) 350-5521
	POD		Fla.	33602	1802 700 Twiggs St , Suite 607	(813) 228-2594
	DO	Nashville	Tenn.	37219	404 James Robertson Parkway, Suite 1012	(615) 251-5881
	ВО	Knoxville	Tenn.	37902	502 South Gay St., Room 307, Fidelity Bankers Building	(615) 637-9300
	POD	- ·	Tenn.	38103	Federal Building, 167 North Main St., Room 211	(901) 521-3588
	POD	West Palm Beach	Fla.	33402	Federal Building, 701 Clematis St., Room 229	(305) 659-7533
					Total Danamag, you did make day, noom 220	(444)
	RO	Chicago	10.	60604	Federal Building, 219 South Dearborn St., Room 838	(312) 353-0355
	DO	Chicago	III.	60604	Federal Building, 219 South Dearborn St., Room 437	(312) 353-4528
	ВО	Springfiled	III.	62701	One North, Old State Capital Plaza	(217) 525-4416
	DO	Cleveland	Ohio	44199	1240 East 9th St., Room 317	(216) 522-4180
	DO	Columbus	Ohio	43215	Federal Bldg , U.S. Courthouse, 85 Marconi Blvd	(614) 469-6860
V	во	Cincinnati	Ohio	45202	Federal Building, 550 Main St.	(513) 684-2814
•	DO	Detroit	Mich.	48226	477 Michigan Ave., McNamara Building	(313) 226-6075
	ВО	Marquette	Mich.	49855	540 W. Kaye Ave., Don H. Bottum University Center	(906) 225-1108
	DO	Indianapolis	Ind.	46204	575 North Pennsylvania St., Rm. 552 New Fed. Bldg.	(317) 269-7272
	DO	Madison	Wis.	53703	122 West Washington Ave., Room 713	(608) 252-5261
	во	Milwaukee	Wis.	53202	Federal Bldg., Rm. 246, 517 East Wisconsin Ave.	(414) 291-3941
	POD	Eau Claire	Wis.	54701	500 South Barstow St., Room 89AA, Fed. Off.	•
					Bldg & U.S. Courthouse	(715) 834-9012
	DO	Minneapolis	Minn.	55402	12 South 6th St., Plymouth Building	(612) 725-2362

REGI	ON	CITY	STATE	ZIP CODE	ADDRESS (TELEPHONE NUMBERS	FOR PUBLIC USE ONLY)
	RO	Dallas	Tex.	75235	1720 Regal Row, Regal Park Office Bldg., Rm. 230	(214) 749-2531
	DO	Dallas	Tex.	75242	1100 Commerce St., Room 3C36	(214) 749-3961
	POD	Marshall	Tex.	75670	100 South Washington Street, Federal Building G-12	(214) 935-5257
	DO	Albuquerque	N. Mex.	87110	5000 Marble Ave., N.E., Patio Plaza Bldg. Rm. 320	(505) 766-3430
	DO	Houston	Tex.	77002	One Allen Ctr., 500 Dallas Street	(713) 226-4341
	DO	Little Rock	Ark.	72201	611 Gaines St., Suite 900	(501) 378-5871
VI	DO	Lubbock	Tex.	79401	1205 Texas Ave., 712 Federal Office Bldg. & U.S. Courthouse	(806) 762-7011
	во	El Paso	Tex.	79901	4100 Rio Bravo, Suite 300	(915) 543-7200
	DO	Lower Rio Grande Valley	Harlingen, Tex.	78550	222 East Van Buren Street Box 2567	(512) 423-8934
	во	Corpus Christi	Tex.	78408	3105 Leopard St.	(512) 888-3011
	DO	New Orleans	La.	70113	1001 Howard Ave., Plaza Tower, 17th Floor	(504) 589-2611
	POD	Shreveport	La.	71101	Fannin Street, U.S. Post Office & Courthouse Building	(318) 226-5196
	DO	Oklahoma City	Okla.	73102	Fed. Bldg., 200 N.W. 5th St., Suite 670	(405) 231-4301
	DO	San Antonio	Tex.	78206	727 E. Durango, Rm A-513 Federal Bldg.	(512) 229-6250
	RO	Kansas City	Mo.	64106	911 Walnut St., 23rd Floor	(816) 374-3318
	DO	Kansas City	Mo.	64106	1150 Grande Ave 5th Floor	(816) 374-5557
VII	DO	Des Moines	lowa	50309	New Federal Building, 210 Walnut St., Room 749	(515) 284-4422
	DO	Omaha	Neb.	68102	Nineteenth and Farnum Streets, Empire State Building	(402) 221-4691
	DO	St Louis	Мо	63101	Suite 2500, Mercantile Tower, One Mercantile Center	(314) 425-4191
	DO	Wichita	Kan.	67202	110 East Waterman Street, Main Place Building	(316) 267-6311
	RO	Denver	Colo.	80202	Executive Tower Bldg., 1405 Curtis Street, 22nd Floor	(303) 837-0111
	DO	Denver	Colo.	80202	721 19th St., Room 426A	(303) 837-0111
	DO	Casper	Wyo.	82602	Federal Building, Room 4001, 100 East B St. Box 2839	(307) 265-5550
VIII	DO	Fargo	N. Dak.	58102	Federal Building, 653 2nd Ave., North, Room 218	(701) 237-5771
	DO	Helena	Mont.	59601	618 Helena Avenue Box 4819	(406) 449-5381
	DO	Salt Lake City	Utah	84138	Federal Building, 125 South State St., Room 2237	(801) 524-5800
	DO	Sioux Falls	S. Dak.	57102	National Bank Building, 8th & Main Ave., Room 402	(605) 336-2980
	во	Rapid City	S. Dak.	57701	515 9th St., Federal Bldg. (Room) 246	(605) 343-5074
	RO	San Francisco	Calif.	94102	450 Golden Gate Ave., Box 36044	(415) 556-7487
	DO	San Francisco	Calıf.	94105	211 Main Street 4th Fl.	(415) 556-7490
	BO	Fresno	Calif.	93712	1229 N. St., P.O. Box 828	(209) 487-5000
	POD	Sacramento	Calif.	95825	2800 Cottage Way	(916) 484-4726
	DO	Las Vegas	Nev.	89101	301 E. Stewart Box 7527, Downtown Station	(702) 385-6011
IX	POD	Reno	Nev.	89505	50 South Virginia St., Rm. 308 Box 3216	(702) 784-5477
	DO	Honolulu	Hawaii	96850	300 Ala Moana, P.O. 50207	(808) 546-8950
	во	Agana	Guam	96910	Pacific Daily News Bldg., Rm. 507	**(-) 777-8420
	DO	Los Angeles	Calif.	90071	350 S. Figueroa St., 6th Floor	(213) 688-2956
	DO	Phoenix	Ariz.	85004	112 North Central Ave.	(602) 261-3611
	DO	San Diego	Calif.	92188	880 Front Street, Federal U.S. Building, Room 4-S-33	(714) 293-5440
	RO	Seattle	Wash.	98104	710 2nd Ave., 5th Floor, Dexter Horton Building	(206) 442-5676
	DO	Seattle	Wash.	98174	915 Second Ave. Federal Building - Room 1744	(206) 442-5534
	DO	Anchorage	Alaska	99501	1016 West 6th Ave., Suite 200, Anchorage Legal Center	**(907) 272-5561
X	во	Fairbanks	Alaska	9 9701	Federal Building and Courthouse, P.O. Box 14, 101 12th Ave.	(907) 452-1951
	DO	Idaho	83701		1005 Main St., 2nd Fl., Continental Life Bldg.	(208) 384-1096
	DO	Portland	Oreg.	97204	1220 S.W. Third Avenue, Federal Building	(503) 221-2682
	DO	Spokane	Wash.	99210	Court House Building, Room 651 Box 2167	(509) 456-3777

^{**}Dial Operator for Assistance

10 Regional Offices (RO) 63 District Offices (DO) 18 Branch Offices (BO) 15 Post-of-duty (POD)

EDA Business Development Offices

Office of Business Development Economic Development Administration U.S. Department of Commerce, Room 7866 Washington, D.C. 20230 Telephone: 202/377-5236

Chief, Business Development
Division
Economic Development
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William J. Green, Jr. Federal
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600 Arch Street (Room 10424)
Philadelphia, Pennsylvania 10106
Telephone: 215/597-7889

Chief, Business Development Division Economic Development Administration Suite 700 1365 Peachtree Street, N.E. Atlanta, Georgia 30309 Telephone: 404/257-2841

Chief, Business Development Division Economic Development Administration Suite 505, Title Building 909-17th Street Denver, Colorado 80202 Telephone: 303/327-4403

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Chief, Business Development Division Economic Development Administration Lake Union Building, Suite 500 1700 Westlake Avenue, North Seattle, Washington 98109 Telephone. 206/399-4730

Chief, Business Development Division Economic Development Administration American Bank Tower, Suite 600 221 West Sixth Street Austin, Texas 78701 Telephone: 512/734-5217

EDA Economic Adjustment Coordinators

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Michael Bonchowsky
Chief of Toxics Integration Branch
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212-264-4296

Region 3

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Region 4

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Atlanta, Georgia 30308
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Region 10

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If you have suggestions, questions, EPA Region 4 or requests for further information, 345 Courtland Street NE they may be directed to your nearest EPA Regional public information office

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