

MCEDD

Midcoast Economic Development District

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Serving Sagadahoc, Lincoln and Knox Counties and portions of Cumberland and Waldo Counties

R01-16-R-010

December 18, 2015

Jerry Minor-Gordon
Environmental Protection Agency
Submitted Via www.grants.gov

SUBJECT: Midcoast Economic Development District – EPA Brownfields Revolving Loan Fund Grant Proposal

Dear Jerry Minor-Gordon:

The Midcoast Economic Development District (MCEDD) enthusiastically submits our proposal for an Environmental Protection Agency (EPA) Brownfields Revolving Loan Fund Grant.

The MCEDD Region consists of 46 communities primarily situated along the Midcoast region of Maine. In the late 19th and early 20th century, the coastal industries which formerly thrived in this waterfront region began to falter as the consequences of mechanization and technological advances began to evolve. The MCEDD Region has a desperate need for Brownfields Cleanup Funding. In 2003, the Maine Department of Environmental Protection (DEP) prepared an inventory of potential Brownfield sites, and identified 266 properties in the 46 MCEDD communities. Some of these properties have now begun to be assessed through Brownfield Assessment Programs administered by MCEDD, the City of Rockland, the City of Bath, and Lincoln County Regional Planning Commission (LCRPC) all of which are within our region. However, minimal cleanup activities have occurred due to lack of cleanup funding the region. Each of these programs literally has a shovel ready cleanup waiting to happen when we are successful with this application. This RLF funding will allow MCEDD to take the first steps in a long-term revitalization of our region, and will allow us to cleanup and redevelop sites, expand economic opportunities, and improve our environment and welfare.

Other required information:

- a. Applicant: The Midcoast Economic Development District, 165 Main St., Damariscotta, ME 04543
- b. Applicant DUNS No.: 198234036
- c. Funding Requested:
 - i.) Grant type: Revolving Loan Fund
 - ii.) Federal Funds Requested: \$100,000,000 total
 - iii.) Contamination: \$800,000 Hazardous Substances, \$200,000 Petroleum
 - iv.) Community-wide

- d. Location: 46 MCEDD Member Communities (All communities in Sagadahoc, Lincoln and Knox Counties as well as the towns of Brunswick and Harpswell in Cumberland County and the communities of Searsport, Belmont, Northport and Lincolnville in Waldo County), Maine.
- e. Contacts:
 - i.) Project Director: William Najpauer, Planning and Development Director
Midcoast Economic Development District
165 Main Street, Damariscotta, Maine 04543
(207) 443-5790 bnajpauer@mceddme.org
 - ii.) Executive Director: Jeff Kobrock, Executive Director
Midcoast Economic Development District
165 Main Street, Damariscotta, Maine 04543
(207) 443-5790; Fax (207) 370-6816; jkobrock@mceddme.org
- f. Date Submitted: December 18, 2015
- g. Project Period: Five years
- h. Population Served: 140,522 (2010 U.S. Census)

We thank you in advance for considering our grant application. If you should have any questions or require clarification on any element of this proposal, please give us a call at (207) 443-5790.

Sincerely,

MIDCOAST ECONOMIC DEVELOPMENT DISTRICT



Jeff Kobrock
Executive Director

cc: with attachment

Frank Gardiner, EPA Region 1 Brownfields Contact
Nicholas J. Hodgkins, State of Maine DEP

Appendix 3 RLF Other Factors Checklist

Name of Applicant: Midcoast Economic Development District

Please identify (with an **X**) which, if any of the below items apply to your community or your project as described in your proposal. To be considered for an Other Factor, you must include the page number where each applicable factor is discussed in your proposal. EPA will verify these disclosures prior to selection and may consider this information during the selection process. If this information is not clearly discussed in your narrative proposal or in any other attachments, it will not be considered during the selection process.

Other Factor	Page #
<i>None of the Other Factors are applicable.</i>	
Community population is 10,000 or less.	
Applicant is, or will assist, a federally recognized Indian tribe or United States territory.	
Targeted brownfield sites are impacted by mine-scarred land.	
Applicant demonstrates firm leveraging commitments for facilitating brownfield project completion by identifying amounts and contributors of funding in the proposal and have included documentation.	
Recent (2008 or later) significant economic disruption has occurred within community, resulting in a significant percentage loss of community jobs and tax base.	5, 6
Applicant is one of the 24 recipients, or a core partner/implementation strategy party, of a "manufacturing community" designation provided by the Economic Development Administration (EDA) under the Investing in Manufacturing Communities Partnership (IMCP). To be considered, applicants must clearly demonstrate in the proposal the nexus between their IMCP designation and the Brownfield activities. Additionally, applicants must attach documentation which demonstrate either designation as one of the 24 recipients, or relevant pages from a recipient's IMCP proposal which lists/describes the core partners and implementation strategy parties.	
Applicant is a recipient or a core partner of HUD-DOT-EPA Partnership for Sustainable Communities (PSC) grant funding or technical assistance that is directly tied to the proposed Brownfields project, and can demonstrate that funding from a PSC grant/technical assistance has or will benefit the project area. Examples of PSC grant or technical assistance include a HUD Regional Planning or Challenge grant, DOT Transportation Investment Generating Economic Recovery (TIGER), or EPA Smart Growth Implementation or Building Blocks Assistance, etc. To be considered, applicant must attach documentation.	
Applicant is a recipient of an EPA Brownfields Area-Wide Planning grant.	

Narrative Proposal

1. Community Need

a. Targeted Community and Brownfields

i. Targeted Community Description

The Midcoast Economic Development District (MCEDD) Region consists of 46 communities situated along the Midcoast region of Maine. The region served by MCEDD was developed in the early 1800's with waterfront industries such as fish and seafood processing and canning, ship building and repair, machine shops, foundries, sawmills and cement production, among others. The buildings and shipyards constructed to serve these industries form the cores of many of our downtown centers. Other businesses and industries flourished to serve the growing populations, including leather tanneries and clothing, textile and shoe manufacturing; and to support the industries including gasoline filling stations, oil storage and distribution facilities, automobile repair garages, and then junkyards. In the late 19th and early 20th century, coastal industries began to falter as the consequences of mechanization and technological advances began to evolve. Brownfield sites especially in close proximity to rivers and the ocean are located throughout the region. Restoring these sites and reusing them for new economic uses are essential for providing new jobs, creating new taxable properties and to eliminating health threats to both the environment and residents. The region has the highest populations of persons over 65 years old in the state and this portion of our population is sensitive to a number of environmental health threats.

Through our assessment grant we have completed an inventory of 141 Brownfield sites in our region. This coupled with the fact that our geographic region is served by three additional Brownfield Assessment Programs (the City of Rockland, Maine; City of Bath, Maine; and Lincoln County Regional Planning Commission [LCRPC]) underscores the dramatic need for remediation funds for this region. **Our initial target areas for the Revolving Loan Fund (RLF) Program will be the communities of Rockland and Bath, as well as the target areas for the MCEDD and LCRPC Assessment Programs.** Working with municipal leaders and neighboring regional planning commissions implementing our assessment program, we have found that there is a great deal of awareness of the Brownfield program and continued requests for some type of cleanup funding, so there is absolutely no shortage of need. MCEDD is well qualified and poised to operate the Brownfield RLF program for the entire region because we have 20 years of business lending experience.

ii. Demographic Information

The table below outlines the basic demographics of the counties and target communities within the region. Our initial target areas are the communities of Bath, Rockland, as well as the broader areas from the MCEDD and LCRPC Assessment Programs. It can be seen that our communities have small populations, limited tax base and high poverty rates. Underemployment is a serious problem with workers taking any available job. Prospects for good paying jobs are very scarce after the closing of the naval air base and the recession. As such, these communities cannot fund the critical work of redeveloping the Brownfields by themselves.

	Sagadahoc County ⁽¹⁾	Lincoln County ⁽¹⁾	Knox County ⁽¹⁾	Bath ⁽¹⁾	Rockland ⁽¹⁾	State ⁽¹⁾	National
Population	35,194	34,297	39,694	8,456	7,273	1,328,320	311,536,594 ⁽¹⁾
Unemployment	4.2%	3.5%	3.2%	6.0%	2.0%	4.9%	5.3% ⁽²⁾
Poverty Rate	11.1%	11.7%	10.8%	21.8%	15.1%	13.6%	11.3% ⁽¹⁾
Percent Minority	3.7%	2.5%	3.0%	4.1%	4.2%	4.8%	36.7% ⁽¹⁾
Median Household Income	\$56,733	\$50,181	\$49,755	\$42,602	\$37,549	\$48,453	\$53,046 ⁽¹⁾

¹ Data are from the 2009 – 2013 American Community Survey and are available on Am American FactFinder at http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_5YR_DP03&src=pt and

iii. Brownfields

Through our assessment grant we have completed an inventory of 141 Brownfield sites in our region. This coupled with the fact that our geographic region is served by three additional Brownfield Assessment Programs (the City of Rockland, Maine; City of Bath, Maine; and Lincoln County Regional Planning Commission [LCRPC]) with each being essentially a feeder system for the MCEDD RLF Program.

MCEDD has successfully assessed a former tannery in Camden (3.5 acres), a portion of the former military base in Topsham (3.1 acres), and a historic commercial building in Richmond (0.34 acres), and are in the process of assessing a school in Bath (2.3 acres), a public work facility in Rockland (4.4 acres) and two auto repair facilities in Thomaston (1.1 and 1.2 acres). These sites have the potential to be impacted by a variety of hazardous materials, including solvents, heavy metals, asbestos, pesticides, and petroleum constituents. Their locations along the banks of river or proximity to the Atlantic Ocean pose an environmental threat to water resources, drinking water supplies, and our local commercial fishery.

A total of seven sites were assessed through the Rockland program and they recently received an additional assessment grant for FY2015. Four of the sites assessed are adjoining sites located in an industrial waterfront area and garnered developer interest for a large scale redevelopment project. The four sites are the Bicknell Manufacturing site (a former factory on 1.1 acres that produced stone cutting equipment from 1896 until 2002), 8 Lime Street (a vacant 0.8 acre lot adjacent to a former coal gasification plant), Beggar's Wharf (a boat repair, machinery shop and wharf on 0.7 acres) and Redlon-Johnson site (a large warehouse and distribution warehouse on 2.1 acres). The contamination at these sites includes lead and other heavy metals, polyaromatic hydrocarbons (PAHs), and petroleum contamination. These sites were deemed a high priority for the City of Rockland because they also create a blighted landscape on the Rockland waterfront. The three other sites assessed through the Rockland program include a former drycleaner (0.33 acres), a large hotel (1.25 acres), and an apartment building (0.4 acres).

The City of Bath has had a long history of very successful assessment grants and the recently received a FY2014 Assessment Grant. Through their new program they have assessed a former coal gasification plant (4.6 acres), a former bulk oil storage facility (11.1 acres), a historic church (0.8 acres), a retail city block (0.2 acres) and a former shipyard property (2.0 acres). Recognizing the varied nature of these properties, the identified contamination was very different ranging from PAHs and metals for the former coal gasification plant and extensive petroleum contamination for the former bulk oil facility to hazardous building materials for historic church and commercial block. Each of these sites was a blighted eyesore in the community and had a profound negative impact on the community.

For the LCRPC target area, Mason Station is a priority cleanup site. Mason Station is a 33-acre former coal and oil-fired power plant that Town of Wiscasset recently partially acquired for past taxes and fees. Former coal ash ponds (with PAH and metals contamination), petroleum contamination and asbestos debris on the river embankment have been identified at the site. The estimated remediation cost is \$500,000 for site remediation with hazardous building material abatement costs estimated at several million dollars. This property represents a massive stigma on the banks of the Sheepscot River for Wiscasset. Other priority Brownfield sites that have been assessed through the LCRPC assessment program with a high potential for redevelopment include the former Best Felts Facility (1.31 acres) and former Fieldcrest Manor (13.5 acres) in Waldoboro, and the former AA Grist Mill site (3.2 acres) in Damariscotta.

Several of these assessed properties in our region are SHOVEL-READY for this RLF and more detail is presented below. Each has been thoroughly assessed through one of our partner EPA Brownfield Assessment Programs including remediation and cleanup planning, and has interested developers or

municipal commitment. If we are successful in obtaining RLF funding through this program, we anticipate the following Sites would begin cleanup activities immediately:

- The former 3.5 acre Apollo Tannery Site located in a mixed commercial and residential area of Camden, assessed through MCEDD's Brownfield Assessment Program, was found to contain contaminated soil and soil vapor as a result of historic use of the Site as a woolen mill and tannery. A 1.87 acre portion of site was cleaned up in 2005 through an EPA Cleanup grant but the remainder of the site was left as is. The Site had been vacant and listed for sale since the cleanup, and the Town of Camden is eager to sell the property to a prospective developer. The Town of Camden has established a redevelopment committee which is working with a neighborhood advisory group to get this site redeveloped. Throughout 2015, public meetings and design charettes were held. Camden will issue an developer request for this site post-cleanup; with numerous potential developers already expressing reserved interest pending the cleanup. This cleanup is estimated at \$180,000.
- The 13.5-acre Fieldcrest Manor Site (a former elder care facility), located on the banks of the Medomak River in Waldoboro and assessed through the LCRPC Brownfield Program, was found to have hazardous building materials (asbestos and PCB-contaminated wastes). Lincoln County Health Care (LCHC) is interested in redeveloping the site as a much needed quick-care facility; however, as part of redevelopment activities, the identified hazardous building materials must be abated (estimated cost \$98,750) in order to demolish the structure. This property's prime location in the heart of Waldoboro has kept LCHC at the table, but these required remedial actions have deterred any investment. However, if cleanup funds were available, this site could be redeveloped removing a decaying eyesore, and creating much needed health care as well as jobs in the downtown.
- The former Coal Pocket Site, located on the banks of the Kennebec River in downtown Bath, was blight on the City's downtown region, consuming prime real estate along the waterfront and marring water views from a City park and a newly-constructed hotel. This 4.6-acre vacant, former manufactured gas facility was assessed through the Bath's Brownfields Assessment Grant, and was found to be impacted by historic industrial Site activities (primarily metals and PAH contaminated soils). Once the environmental conditions were known, a developer expressed interest in redeveloping the site for much needed residential in the downtown area. An Analysis of Brownfields Cleanup Alternatives/Remedial Action Plan (ABCA/RAP) was prepared in conjunction with redevelopment design plans, with a selected alternative consisting of an engineered cover system (estimated cost of \$189,530) and shoreline armoring. Currently, the only thing preventing the redevelopment of the Site is a lack of funds for construction of an engineered soil cover system,
- The 2.09-acre former Redlon & Johnson site, was assessed through the City of Rockland's Brownfield Assessment Program and was found to contain contaminated soil, groundwater and soil vapor as a result of historic use of the Site as a junkyard and motor freight station. Through their assessment program, Rockland prepared an ABCA/RAP, which identified necessary remedial actions including implementation of a "Soil Cover System and Targeted Soil Removal" abatement alternative which also included provisions for soil and groundwater management, implementation of environmental covenants, and requirements for vapor mitigation in future onsite occupied structures (at an estimated cost of \$129,500). Due to its size and proximity to downtown, the City issued an RFP to have this Site redeveloped. Although great interest was received for the property, the proposed redevelopments largely are pending a clean site. An RLF-funded cleanup would allow this site to continue to move forward to be redeveloped into mixed commercial and residential uses.

iv. Cumulative Environmental Issues

These priority Brownfield sites are potentially leaching contamination into the ground and adjacent Megunticook River, Medomak River, Kennebec River, Rockland Harbor potentially degrading water quality and habitats for fish and other animals and ecotourism. These water bodies have seen heavy industrial use over time in their respective communities. Former mills and residential properties upstream of our area

discharged waste and wastewater directly to the river. All of these uses significantly degraded the water quality and ecological character of the river and has had a disproportionate negative impact to surface water and groundwater quality in our region. Extreme weather conditions threaten to accelerate the impact of Brownfields to the waterways by eroding potentially impacted soils and mobilizing contaminants that ultimately end up in estuarine sediments and the food supply. Much of the targeted area is also served by private water supply wells, many of which may be impacted or could become impacted with contamination, due to their close proximity to identified Brownfield sites. Furthermore, most of the region's population lives and works near abandoned and contaminated Brownfields sites that are located in downtown and waterfront districts. Brownfields contribute mightily to the foremost environmental problems plaguing rivers, lakes, and groundwater: polluted storm water runoff and contaminated groundwater migration.

Other serious issues include: vehicle emissions from summer traffic along the Route One corridor which cuts through the region's population centers, residential stove wood-burning to provide heat has grown in popularity especially since the economic recession in 2008, and coastal water pollution, erosion and e-coli contamination of the regional shellfish beds, and lead contamination which is a consequence of our older housing stock.

b. Impacts on Targeted Community

The identified Brownfields sites have been found to contain heavy metals from the paints and coatings used; hazardous organic compounds from solvents, combustion byproducts, and petroleum; as well as hazardous building components including polychlorinated biphenyls (PCBs), asbestos and lead paint. Contamination has impacted soils, groundwater and soil vapor; and these contaminants have direct contact, ingestion, and inhalation exposure risks, potentially causing cancer, neurological disorders, and other adverse health effects. Like most of these Brownfields properties, the extent of contamination and their associated risks at these sites are unknown and the costs associated with environmental cleanup have routinely been the breaking point for redevelopment negotiations with developers. Many of the identified sites are situated in the downtown and waterfront areas, along major road intersections, thoroughfares, transportation corridors, and walking/hiking/biking trails.

Brownfields have disproportionately impacted this region, and are currently preventing revitalization and redevelopment in community centers. Their location makes them potential threats to human health and the environment; and some of these contaminated Brownfields sites represent a contact risk to the public. As these structures decay from neglect, the hazardous materials they contain become more likely to come into contact with humans via trespassing, vandalism, or simply walking by the structure and coming into contact with lead paint dust, leaching chemicals, or contaminated dust. Abandoned gas stations and manufacturing buildings in downtown areas of Thomaston, Rockland or any of our target areas present a contact hazard for people walking through town, workers in adjacent or nearby buildings, and tourists. Because the extent of contamination at these sites is unknown, developers may be unwilling to enter into redevelopment negotiations with certain properties. Where many of these Brownfield Sites are in downtown areas, expansion of commercial and industrial businesses may tend towards suburban or subservice areas. Such sprawling development of open green space is contrary to the "Smart Growth" development pattern that is encouraged by MCEDD.

The MCEDD region is an area of the State that has seen a large economic decline over the past several years. The recent national economic downturn has only exacerbated this slowdown. Family-run marine businesses have closed and these workers have found themselves undereducated and ill prepared to find jobs in other markets. Without jobs and steady incomes, these adults have lacked basic essentials, such as medical care. Many have been forced to sell their homes and move into low income or rental properties; most of which are located in blighted or undesirable areas of the community, old mill districts in the towns of Richmond, Topsham, Thomaston and Rockland.

Health data on our communities is only available on a County basis. In 2007, the Maine Centers for Disease Control, prepared a health profile report for the Midcoast region. It provides a concise look at the health and welfare of the region's most sensitive populations. The data indicates that the region's children, pregnant women, women of childbearing age, elderly and those with existing health problems are more susceptible to impacts from environmental toxins at Brownfields sites. These include the lead-based paint from former industrial sites and groundwater pollutants consumed through contaminated fish or groundwater consumption.

In comparison with state averages, the region has:

- slightly higher level of low-birth weight,
- higher teen smoking rate
- lower screening percentages for mammograms and pap smears in the region.¹
- higher breast cancer rate
- higher rate of teen pregnancy

Compared with other Maine residents, people living in the Midcoast region do not perform radon testing in homes; arsenic testing in wells; or child lead level screenings as frequently as those individuals living elsewhere. This may be a result of increased poverty rates, or lack of education regarding the importance of these tests. These factors may contribute to health problems in Midcoast residents, which could then go undiagnosed due to the fact that the region has the second highest ratio of patients to physicians in the state.² Furthermore, if an area Brownfield site is causing adverse health effects on the area population, residents may not be properly or timely diagnosed.

Further troubling health and welfare statistics from the report include:

- Testing on infants under the age of one from the Midcoast region indicate lead levels to be nearly 40 percent higher than the state average.
- The MCEDD region has an overall cancer incidence rate of over 527 for every 100,000 people. The U.S. as a whole has just over 456 per 100,000 people.
- Nearly 25% of the adult population in the MCEDD region is disabled.
- The MCEDD region has higher rates of female breast cancer incidences (137 incidences for MCEDD versus 128 and 123 incidences per 100,000 people for the State and the U.S., respectively).
- The MCEDD region has a higher rate of chronic lower respiratory disease deaths in its 45 or older population; 146 for every 100,000 in Midcoast, compared to U.S. with 114 per 100,000.³
- Prostate cancer incidence rates are higher too; with 168 per 100,000 in the Midcoast region as compared to 164 and 163 for the State of Maine and the U.S., respectively.

These statistics cannot be linked directly to any one Brownfield site but are likely indicative of our industrial history and its legacy that was left behind. In 2006, thirteen people from Maine volunteered to have their bodies tested in the first ever study of chemical pollution in Maine people⁴. Two of the study's participants were from the MCEDD region. This study, conducted by the Alliance for a Clean and Healthy Maine, found nearly 50 chemicals in samples of blood, urine, and hair. On average, each participant had measurable and significant levels of 36 toxic chemicals in their bodies. *The study's findings showed that people in the MCEDD region are routinely exposed to harmful hazardous industrial chemicals, the source of which may very likely be contributable to existing Brownfields.*

c. Financial Need

i.) Economic Conditions

¹Maine DHHS, District Health Profile 2007 pages 3, 5, 9, 11, 14, 26, 28

²Maine DHHS, District Health Profile 2007 pages 38, 39, 68, 70

³Maine Center for Disease Control and Prevention/DHHS, http://www.maine.gov/dhhs/boh/health_indicator_comparison.htm

⁴<http://www.cleanandhealthyme.org/BodyofEvidence.pdf>

Altogether, the citizens in this region have been ravished by the depletion of the local fishing industry; the near elimination of small-scale boat building operations; the downsizing of the shipbuilding industry; the giant economic hole left from the closing of the Naval Base and the nation-wide economic downturn. A regional approach to Brownfields is critical since most of these communities simply do not have the capacity to undertake this program on their own. MCEDD as an economic development agency does not have the ability to collect taxes to raise monies for cleanup. We rely on grants to allow us to improve the economic conditions of our communities. Municipalities are struggling to meet basic service demands as households struggle with lower wages and decline in revenues from the state and the federal governments. Community economic reinvestment options are limited because of limited funds. We are still experiencing a decline in services and cutbacks impacting libraries, education, roads and infrastructure. MCEDD plays an ever more critical role throughout the region by continuing to advocate and grow the economy by creatively searching for new funds and making more effective use of our reduced resources. Our ongoing Brownfield assessment grant and the proposed RLF Grant are significant and practical ways to energize our economy, create new job opportunities place properties back onto the tax roll and reuse unused sites.

The economic need of the MCEDD region is highlighted by the high number of children that qualify to receive free or reduced lunch, nearly 41%, as reported by the Maine Department of Education. Eligibility for the National School Lunch Program as determined by a student's household income. Likewise, 41% of children in the region are also enrolled in Maine Care, Maine's health plan option for low income families.

ii.) The Economic Effects of Brownfields

Brownfields sites in the MCEDD region are both a cause and symptom of economic strife. Many of the potential Brownfield sites are located in downtown areas and several are situated along coastal and river waterfronts. These would normally be highly desirable, costly real estate. However, because of known or alleged contamination, these locations are either unoccupied or underutilized, resulting in a significant loss of tax revenue. The ripple effect extends to the value of adjacent properties. In some cases, it precludes development (i.e. individuals do not want to purchase a high-end waterfront condo that overlooks a run-down, dilapidated fish canning facility). This problem is not unique to the Midcoast region, but rather one that is exemplified by the wide range of MCEDD's member community waterfront uses. Additionally, the region's emerging tourism industry is negatively impacted by the eyesore and blight of these Brownfield sites. Hotels, restaurants and other service industries which provide much needed jobs, cannot possibly realize their full potential. Moreover, these lingering Brownfield sites result in a larger tax burden on the already overly strained local economy.

The State Planning Office estimates that nearly 2,500 jobs and \$70 million dollars in earnings were directly lost by the BNAS closing, with an additional 2,194 jobs and \$65.4 million in earnings lost indirectly.⁵ Furthermore, the military, civilians and their families directly associated with the base spent approximately \$80 million a year in the local economy.⁶ Now, with the closure of the base, that economic activity is lost to the region's communities. The population decline will reduce tax revenues for local and county governments, forcing cuts in municipal and county budgets. Lastly, the population decline resulting from these changes will further saturate the housing market with additional properties for sale and rent. As a result, much of the region's resources will be committed towards assisting these newly-unemployed workers and their families, and will likely not be available for economic development.

The implication of above is that communities in the MCEDD region do not have a tax base to subsidize clean up or redevelopment efforts on public or private land. Therefore, the Brownfields RLF funding is an important injection of capital in the region that will provide these under resourced communities the opportunity to address improve areas that are negatively impacting community health and wellbeing.

⁵ Source: Maine Dept. of Labor, *The Impact Realignment of the Brunswick Naval Air Station*, 2005

⁶ *The Impact of the BRAC Ordered Closure of the Brunswick Naval Air Station: A Regional Community Audit*, 2006

2. RLF Program Description and Feasibility of Success

a. Program Description and Marketing Strategy

i. Program Description

MCEDD will coordinate and facilitate an impactful Brownfields RLF program to assist in the cleanup and redevelopment of petroleum and hazardous-waste Brownfield sites in the region. We expect to be able to offer six (6) clean-up loans or subgrants through this program. This RLF Grant will continue to build on the four CURRENT EPA-funded assessment efforts that are occurring in our region. MCEDD with our assessment partners have identified four cleanups (one cleanup per assessment grant) that are immediately ready to go once RLF funds are available. These four projects were fully assessed through an EPA Brownfield program, have strong developer interest or municipal commitment, and have ABCAs and remedial planning completed. The four sites have any estimated remedial need of nearly \$600,000 meaning that over half of the funds could be committed within one month of award!

MCEDD will utilize the new cleanup funding to continue our efforts in implementing Smart Growth principles and sustainable economic development in our region. Each of our targeted areas has expressed a strong desire to participate in the MCEDD RLF program and each have publicly developed Comprehensive Plans advising the redevelopment of the areas of respective communities that these Brownfields exist. Furthermore, the MCEDD Comprehensive Economic Development Strategy, the Midcoast region's official economic development plan, also states that Brownfield redevelopment is a top priority over the next five year period.

The RLF program will provide a sustainable source of cleanup loans and subgrants to redevelop Brownfields sites in our region. In accordance with the EPA's RLF Administrative Manual and RLF Loan and Subgrant Review Checklist, MCEDD will select qualified participants including MCEDD loan Committee members, program manager, loan fund manager, legal advisor and will select an environmental professional (QEP) through a competitive bid process. The QEP will assist MCEDD with management of the RLF Grant, will perform review of assessment and remedial planning documents, and will assist MCEDD with necessary programmatic reporting. We will also partner with a financial lending institution to obtain assistance with program finances, risk identification, and to assist with title searches, loan application reviews, credit checks, and development of loan/subgrant agreements.

We will build on the relationships that were developed as part of our Assessment Grant and leverage the other Assessment Grants within our region, and will continue the community relations and outreach during the facilitation of the RLF Grant. We intend to involve the public and community-based organizations throughout the program to ensure the community needs are taken into consideration during remedial and redevelopment planning.

MCEDD has operated a revolving loan program for the previous 20-years and has a loan officer, loan committee and engages a consulting loan underwriter and legal advisor to review and service all our loan applications. We will utilize our existing staff for the Brownfields RFL program and it will be supplemented with our brownfield engineering consultant, our attorney, and a dedicated loan review committee. Our existing process will complement the RLF grant and it will enable us to identify and assist applicants to leverage additional financing for their project using our other loan programs and resources from our partners including the Financing Authority of Maine, and CEI.

The MCEDD will develop criteria to prioritize and select Sites which are submitted to the program. Like any successful redevelopment program, priority will be given to Sites with obvious redevelopment potential, developer interest, community support, and clear reuse plans. Sites submitted to the program will be reviewed and evaluated by the MCEDD, QEP and financial partner. Other selection criteria may include: conformance with a community growth strategy or Master/Comprehensive Plans; development of greenspace; overall benefit(s) to community; reduction of contamination; reuse of existing infrastructure;

historical/cultural significance; job creation/stimulation of economic growth; regional value; public's opinion of the project; and implementation of Smart Growth principles.

Once a site has been granted eligibility approval by the EPA, the QEP and financial partner will review the original loan/subgrant application, and will provide MCEDD with a recommendation. The Brownfields Committee will review this recommendation to discuss and evaluate selection criteria and will review and approve the loan/subgrant. We have initially identified 6 sites which are suitable RLF projects due to high interest by the property owners to undertake property renovations.

MCEDD will be the lead agency responsible for the overall RLF program management, coordination, and oversight. MCEDD's experienced team will also include a qualified QEP and a bank or other regulated and certified lending institution to ensure reasonable and prudent lending practices. The team will also work closely with the DEP and EPA, who will provide environmental regulatory and Brownfields oversight. Identified threats to human health or the environment will be evaluated by the consultant and DEP to help determine if immediate mitigation actions are necessary. Cleanup planning will be completed for sites that have identified contamination and the site will be entered into the Maine DEP's Voluntary Response Action Program (VRAP). Cleanup actions will be implemented by licensed/certified or otherwise qualified cleanup/abatement contractors and will be selected through a competitive process. EPA's Green Remediation Policies and Goals will also be taken into consideration for each of the proposed cleanup actions. This will allow us to identify potential contamination issues at Brownfield sites, evaluate remediation/reuse strategies, and return otherwise distressed, abandoned, or environmentally stigmatized downtown sites back to viable and sustainable reuse.

MCCED plans to offer incentive-driven low-interest loans to eligible applicants. Interest rates and repayment terms will on a case-by-case basis and will be based on the recommendations of our financial partner; however, it is likely that loan terms will not exceed 10 years and will include some form of deferred interest payments (1-2 years depending on the project), so that developers can complete redevelopment and begin to generate project revenue, prior to making significant loan repayments, prior to redevelopment. The goal here is to reach a balance between sound financial risk management, community need, and desirable incentive-driven or competitive loan terms. Low interest cleanup loans will be targeted to prospective private developers and Site owners.

To incorporate the required cost share, loans will cover up to 80% of the cleanup amount, which will leverage other private and public funding sources such as developer capital investment and/or other State and Federal grant programs (CDBG, HUD, and Historic Tax Credits). Furthermore, the loan/subgrant agreements will include provisions such that MCEDD has the right to access and secure a site in the event of a loan default, non-performance or breach of the terms and conditions or regulatory cleanup requirements, and/or other emergency situations requiring MCEDD direct intervention in a particular project.

ii. Marketing Strategy

MCEDD will market the RLF by working collaboratively with the local media in the Midcoast Region. MCEDD has developed a web page to provide frequent updates on Brownfields programs across the region and is in the process of gathering information from communities and entities in the region who have received assessment grants (City of Bath, City of Rockland, and LCRPC) to develop a portal where program data and site inventory information across the region can be shared and accessed. MCEDD also has an online commercial property database to be used to advertise Brownfields properties.

MCEDD already has a great deal of experience marketing a RLF program through USDA Rural Development and has already established very close working relationships with banks and other lenders across the region. This network and good reputation developed by MCEDD will be extended to include the Brownfields RLF program and ensure the rapid uptake of this program across the region.

MCEDD will work closely with our community organizations and the Town Managers and municipal staff to provide outreach and marketing of our RLF. Therefore we are able to access networks within these municipalities including land developers, bankers, real estate brokers, etc. in order to familiarize them with the RLF program through informational meetings, mailers, social media, and news stories.

b. Task Description & Budget Table

i.) Task Descriptions and Budget Table

Task 1 - Cooperative Agreement Oversight: This task includes MCEDD's labor (200 hours at \$50/hour = \$10,000 plus 25% fringe = \$2,500) and QEP and financial partner's subcontractor labor (\$10,000) for program organization, support, oversight, and reporting of the proposed Brownfields RLF cleanup activities of the 5 year duration of the program. This task's costs will be applied 80% to hazardous substance funding and 20% to petroleum funding. Our cost estimates are based on our experience on prior Brownfields projects.

Specific activities include: subcontracting a qualified environmental professional and financial partner (in accordance with 40 CFR 30/31); prioritize, track, and evaluate contractor products; conduct periodic project status meetings with contractor; request fund reimbursements; and tracking and reporting the status of the program through quarterly reports and utilizing EPA's Assessment, Cleanup, and Redevelopment Exchange System (ACRES) online database. The budget also includes office supplies in and postage (\$625). This task also includes educational sessions including two annual EPA National Brownfields Conferences and EPA/MEDEP-sponsored Brownfields training seminars. The costs are \$2,500 per conference for airfare, hotel, per diem, and local travel and be applied 80% to hazardous substance funding and 20% to petroleum funding. Outputs for this task include up to 10 meetings with the Brownfields Committee, preparation of quarterly status reports to the EPA, ACRES updates, and competitive selection of an environmental consultant and financial partner assist the Brownfields Committee.

Task 2 - Community Outreach, Involvement, and Public Meetings: Divided 80% to hazardous substance funding and 20% to petroleum funding, this task includes MCEDD's labor (100 hours x \$50/hour = \$5,000; 25% fringe rate = \$1,250) and QEP time (\$5,000). This task also includes supplies in the form of copies, faxes, travel (500 miles @ \$0.55/mile), and production of outreach materials (\$625). Specific activities include: 2 regional public meetings; work with Community Organizations and provide updates on cleanup and redevelopment activities; notify land owners and the community of cleanup schedules; conduct 30-day public comment periods on draft ABCAs and cleanup plans; respond to questions and comments; and develop brochures and public service announcements. Outputs for this task include up to 2 public outreach meetings, program brochure, updates to our website, a Community Involvement Plans, and public service advertisements. These cost estimates and output goals are based on MCEDD's experience on previous Brownfield projects.

Task 3 -Cleanup Oversight: Divided 80% to hazardous substance funding and 20% to petroleum funding, this task includes MCEDD's labor (100 hours x \$50/hour = \$5,000; 25% fringe rate = \$1,250) and QEP time (\$10,000). These numbers are based on our experience on previous Brownfield projects. Specific activities include: working with EPA to determine site and borrower/subgrantee eligibility; Section 106 historic preservation eligibility; site review, evaluation, and selection; ensuring sites are entered into the DEP Voluntary Response Action Program (VRAP); preparing loan/subgrant documents; legal reviews; preparing/reviewing the environmental work plans (QAPPs, ABCAs, and RAPs) and cleanup documents. Outputs for this task will be up to 4 hazardous substance loans/subgrants and 2 petroleum loans/subgrants.

Task 4 - Cleanup Loans/Subgrants: Divided 80% to hazardous substance funding and 20% to petroleum funding, this task includes MCEDD's labor (100 hours x \$50/hour = \$5,000; 25% fringe rate = \$1,250) and QEP time (\$40,000). Specific activities include preparing for and attending one meeting with QEP, borrower, DEP, and/or EPA for each site during cleanup; periodic site visits by QEP; preparation and submission of required close out documentation for the Grant and DEP VRAP program. We anticipate making 6 loans or subgrants through this program. Outputs for this task include the estimated 6 site meetings/visits and 6 DEP

VRAP Certificates of Completion. These cost estimates and output goals are based on MCEDD's experience on previous Brownfield projects.

BUDGET TABLE	Task 1: Agreement Oversight	Task 2: Community Outreach	Task 3: Oversee Clean-ups	Task 4: Clean-up	Total
<i>Budget Tasks for Hazardous Substance Funds</i>					
Personnel	8,000	4,000	4,000	4,000	\$20,000
Fringe Benefits	2,000	1,000	1,000	1,000	\$5,000
Travel	4,000	0	0		\$4,000
Equipment	0	0	0	0	\$0
Supplies	500	500	0	0	\$1000
Contractual	8,000	4,000	8,000	30,000	\$50,000
Loans	0	0	0	360,000	\$360,000
Subgrants	0	0	0	360,000	\$360,000
Other (specify):	0	0	0	0	\$0
Subtotal – Haz. Substance Funds	\$22,500	\$9,500	\$13,000	\$755,000	\$800,000
<i>Budget Tasks for Petroleum Funds</i>					
Personnel	2,000	1,000	1,000	1,000	\$5,000
Fringe Benefits	500	250	250	250	\$1,250
Travel	1,000	0	0	0	\$1,000
Equipment	0	0	0	0	\$0
Supplies	125	125	0	0	\$250
Contractual	2,000	1,000	2,000	10,000	\$15,000
Loans	0	0	0	88,750	\$88,750
Subgrants	0	0	0	88,750	\$88,750
Other (Specify):	0	0	0	0	\$0
Subtotal - Petroleum	\$5,625	\$2,375	\$3,250	\$188,750	\$200,000
Federal Funding	\$28,125	\$11,875	\$16,250	\$943,750	\$1,000,000
Cost Share	\$5,625	\$2,375	\$3,250	\$188,750	\$200,000
TOTAL	\$33,750	\$14,250	\$19,500	\$1,132,500	\$1,200,000

c. Ability to Leverage

MCEDD has identified several sources to fund additional cleanup, or reuse work to potentially supplement RLF funds made available through this grant if required. Cleanup work funding sources include: Maine Community Development Block Grant, Non-Profit Development Program (up to \$250,000), the Maine Department of Economic and Community Development's Brownfields Revolving Loan Fund (up to \$200,000) and the DEP's Municipal Brownfields Remedial Program (up to \$50,000 per site).

Sources of additional funding for reuse and redevelopment include: Housing and Urban Development-Economic Development Initiative Special Projects grants (up to \$500,000), Economic Development Administration-Public Works Grants (up to \$1.5 Million), HUD Brownfield Economic Development Initiative grants and Section 108 loans (up to \$2 Million), Maine CDBG Public Infrastructure grants (up to \$500,000) and US Department of Agriculture (USDA) Rural Development's Rural Business Enterprise Grant program (up to \$500,000). MCEDD will also coordinate local funding such as municipal bonds, tax increment financing (TIF) and private funding such as foundation support and local equity and community donations.

MCEDD has operated a business lending program for the past 20 years and the available balance in the Revolving Loan Fund program through USDA Rural Development is \$2.1M. This program provides gap financing which are made in partnership with a local lending institution. Therefore, there is additional

potential to access private sector finance for cleanup and redevelopment activities. Currently MCEDD has made available up to \$1.2 million for loans to businesses and non-profit entities. Over the life of the existing USDA RLF program, \$4.4 million has been leveraged from other sources, and in the past two years alone almost \$2 million (\$1.997) has been leveraged.

In summary MCEDD has extensive experience in leveraging the numerous loan and grant programs provided by State and local organizations for projects. The wide variety of Brownfields sites in the region represents several grant funding opportunities.

3. Community Engagement and Partnerships

a. Plan for Involving Targeted Community & Stakeholders; and Communicating Progress

Each of the targeted communities has expressed a strong desire to redevelop their Brownfields sites, as reflected in their Comprehensive Plans and public discussions. We will engage these communities to play an integral role throughout the Brownfields Program. Given the nature of the RLF program MCEDD's goal for engaging the community and other stakeholders is to allow the community to learn about and comment on RLF assisted remediation projects. Therefore the major objectives of MCEDD's community engagement plan are to: Keep communities informed, Provide opportunities for public input and to make sure community concerns are well monitored and responded to in a timely fashion.

MCEDD will provide clear and accessible information about the proposed RLF site and remediation activities to both the broader community and businesses and households located in the immediate area surrounding the site undergoing remediation. Activities that will be undertaken to keep the community informed include:

- A brochure will be developed to advertise RLF fund availability.
- MCEDD will develop a portal to show cleanup sites, notices, fact sheets and work notifications.
- A public notice of all proposed cleanups will be presented at City Council or Selectboard meetings.
- A public repository of all program documents will be available in the MCEDD office.
- Advertising opportunities for the public involvement and create a mailing list of interested parties.
- Ensure that timely information to all municipal staff in communities where projects are taking place.
- Erecting signs during construction phases with project and contact information.

MCEDD will provide opportunities for public input throughout the remediation planning process. The public will be able to express their concerns and opinions on both proposed site activities and specific issues they identify on sites that are to be remediated. The following activities will take place for each RLF site:

- Holding a public meeting to explain the proposed remediation and receive public feedback.
- Providing a public comment period and notifying the public about the remediation plans.
- Provide an online interactive forum for comments questions and to contact staff.

MCEDD is committed to monitoring and responding to community concerns throughout the remediation process and will also ensure information is communicated about the community's site specific concerns and preferred cleanup alternatives to the respective regulatory agencies. In order to action the above the following activities will be undertaken:

- Providing contact details for information about each site including the status of remediation and redevelopment activities.
- Posting information on MCEDD's website to address issues raised by the community.

MCEDD recognizes the need to be flexible in its approach to engaging with communities around projects that have the potential to have a major impact (such as Brownfields remediation projects). Therefore, the plan outlined above is a starting point and is meant to be amended or adjusted depending on the needs of each community and each project. For example, if a potential Brownfield site is in a region with a significant sensitive population, such as the elderly, it may be necessary to implement a door-to-door marketing campaign, since computer-based outreach methods may not be as effective. In the past, we have not encountered any communication barriers but we will provide interpreters and/or language translations, accommodate those with hearing/reading impairments and accommodate any special needs, if/when they arise. Our outreach and engagement efforts will help us make the public aware of the potential health risks that these sites can pose to health.

b. Partnerships with Government Agencies

i.) Local/State/Tribal Environmental Authority

MCEDD has developed strong partnerships with the Maine DEP and EPA as part of the existing Brownfields Assessment Program. MCEDD has confirmed that a Maine DEP project manager will continue to serve on our Steering Committee and provide technical assistance to our project (see attached letter). We will hire a QEP to review technical submittals; attend and speak at Brownfield public meetings; provide guidance on the remedial actions; and determine eligible costs; review of conformance with Davis Bacon and disadvantage business goals for each site. Our goal is to have every site entered into the MCEDD Brownfields Program achieve liability protection through the DEP VRAP. Upon completion of the actions described in the borrower's Remedial Action Plans, MCEDD will help the property owner apply for and obtain a Site Closure letter from the DEP. MCEDD also will develop relationships with EPA Brownfields personnel. EPA staff will be invited to attend all Steering Committee meetings, and MCEDD personnel will be in frequent contact to ensure the Brownfields Program is in compliance with EPA regulations. Quality-assurance documentation and reports will be submitted to the EPA for review and approval.

ii.) Other Governmental Agencies

Because of the four current EPA Brownfield Assessment programs in our region, we will progress our already strong working relationship with these municipalities and regional government. Rockland, Bath and LCRPC staff will be asked to participate in our advisory committee. Each of these programs has a shovel-ready cleanup ready to go so we will be working with the agencies immediately. The individual municipalities have the most to gain from site redevelopment, due to additional jobs, an increased tax base, improved visual aesthetics of the local area, and increased community pride. The municipalities will continue to commit funds and resources to enhance this partnership and are already active partners in MCEDD Brownfields program. The Midcoast Public Health District 4 Liaison will be consulted by the MCEDD's Steering Committee and be asked to provide data on health risks, sensitive populations and advise on situations of immediate health risks.

c. Partnerships with Community Organizations

We have pulled together an influential, highly effective and diverse group of organizations in the Midcoast area to aid us in this project. MCEDD will also reach out to other community based organizations that are not yet involved with the project to seek help in publicizing our effort.

Penobscot Bay Chamber of Commerce is a local business association in 19 communities that works collaboratively with state, regional and local groups to promote its members through economic, legislative, educational, tourist and cultural initiatives.

Lincoln County Regional Planning Commission is a non-profit organization that provides land-use, transportation and economic planning services to the communities in Lincoln County

Midcoast Regional Planning Commission is a non-profit organization that provides land-use, transportation and economic planning services to communities in Waldo and Knox Counties, Maine.

Each of these organizations will assist MCEDD with community outreach, help to facilitate public input, promoting and marketing the program, and assist with remediation planning for sites.

4. Program Benefits

a. Health and/or Welfare and Environment

The remediation and redevelopment of Brownfield sites will reduce the risk to human health and the environment from impacted soils, dust, groundwater, or soil vapor present in these locations. Many of the Brownfields identified in the target areas are in downtown urban locations that are near the general population, and which currently represent a threat to human health via direct contact, inhalation of contaminated dust from the site, or through runoff from the sites. Reduction in contaminant levels on these sites may cause localized health benefits due to improved air and water quality, lower blood lead levels, and reduction in safety concerns associated with the dilapidated and often dangerous buildings.

There are also social benefits associated with the remediation and redevelopment of contaminated Brownfield sites, especially the Brownfields we have identified that are located in the target area downtowns and also along the waterfront. These blighted buildings are eyesores, and result in negative perceptions from residents, workers, and visitors to these communities. Often these buildings are vandalized, and their redevelopment may reduce crime in the area. Redevelopment and reuse of Brownfields sites into mixed-use developments provides much-needed affordable housing and added businesses and job opportunities. Affordable housing is seen as a particular issue for young people, workers, people with disabilities, and people of modest incomes. Affordable housing is also important in attracting, developing, and maintaining a diverse workforce that can be employed by existing and new businesses. An attractive and safe downtown region can provide pride and ownership for citizens and individuals working and living in the community.

Every site's specific redevelopment plan will have equitable development principles integrated into it. Each of our target areas need increased housing, job opportunities, parks and open spaces and more. The proposed work will not displace area residents. Instead, it will enhance their quality of life by providing housing and job opportunities, services, shopping, recreational opportunities and more. Reuse planning will be tailored to encourage the creation of services and greenspace that can be utilized by existing residents, or supportive of efforts to retain local businesses.

As previously stated, the Target Areas of this program are primarily located in our village centers along our most environmentally sensitive areas (the waterfront). Cleanup of these Brownfield sites will lead to a cleaner and healthier environment, both on land and within the vulnerable waters of the Atlantic Ocean and the numerous tidal rivers that discharge to it. Protecting important clam flats from contaminated runoff and contaminated groundwater discharge from Brownfields sites protects fisheries, jobs, and public health. The County's most important environmental and economic resources is the ocean and river waters supporting a variety of fisheries (lobsters, scallops, shrimp, herring, clams, worms, etc.).

Assessing and ultimately cleaning and remediating these Brownfield sites will improve water quality, promote health in the aquatic ecosystem, and allow marine species to thrive. On land the improved environment will mean healthier and safer green space, and protection of the diverse flora and fauna found throughout the county.

b. Environmental Benefits from Infrastructure Reuse/Sustainable Reuse

i.) Planning, Policies, or Other Tools

By redeveloping sites in key locations, our member communities can stop or reduce the sprawl and the expansion of infrastructure. By reusing existing infrastructure, sprawl or the conversion of farmland and forest to commercial or industrial uses, and the necessity for extension of water and sewer systems and expanding the capacity of existing roads outside of the downtown-waterfront area will be avoided. Mixed – use redevelopment is ideally suited for each of our brownfield sites and we have encouraged property owners to employ mixed use occupancies whenever feasible to improve the long term economic viability of the

project. Likewise energy efficient construction will be encouraged by leverage funds from Efficiency Maine and to reduce energy operating cost which affects mortgage costs. Our target sites all meet the livability principles MCEDD is fostering in our region including providing more transportation choices (particularly for senior residents), enhancement of existing communities, and leveraging of limited financial resources (both private and public).

ii.) Integrating Livability Principals

Our target sites all meet the livability principles MCEDD is fostering in our region including providing more transportation choices (particularly for senior residents), enhancement of existing communities, and leveraging of limited financial resources (both private and public). Part of our prioritization for site selection will be looking at any perspective redevelopment to be served by the existing infrastructure. All of the Brownfields currently identified and targeted for our program within Rockland and Bath as well as the MCEDD and LCRPC programs are located in town areas where infrastructure (including public water, sewer, electricity, roads and sidewalks, stormwater systems, and public transportation) are available. Reuse of the existing historic structures will be encouraged as well. In particular, all of the existing structures identified on our target Brownfields appear to have some level of structural competence and are currently being served by municipal services.

c. Economic and Community Benefits

i.) Economic Benefits or Other Benefits

We anticipate many economic benefits from the increased assessment and cleanup of sites. RLF money available for cleanup and/or redevelopment are likely to encourage redevelopment activities, which will provide short term construction jobs and stable long term jobs for the community. Construction employment is estimated to range between 50 and 80 jobs and long term employment is estimated to range between 18 and 60 jobs. Businesses and investors will be more confident and thus more likely to expand businesses and redevelop Brownfields sites; these redevelopments will become the next employment centers in the community or region. Municipalities will also benefit from increased tax revenues and based upon 6 potential brownfield sites in our region could add a total of 1 million dollars in tax revenue to municipalities. Property values near redeveloped properties will increase and businesses in the area will flourish. The prospective benefits to the local economies can be profound. The addition of simply one new business can provide enormous opportunities to many of these focus area communities.

The Apollo Tannery and Fieldcrest Manor sites are examples of two brownfield sites where commercial redevelopment is being encouraged. These vacant properties provide no jobs and no property tax revenue. With redevelopment, each property is expected to create 10 to 30 jobs and provide tax revenue of approximately \$50,000 from each property.

Redeveloping sites in the downtown region or existing service centers will reduce the amount of land to be developed, and capitalize on existing community money invested in infrastructure. All of our target Brownfield sites are located in areas serviced by municipal utility. Assessment and ultimate cleanup of Brownfields sites will decrease the potential for point source and non-point source pollution to the Kennebec River and ocean. Improved water quality will enhance the viability of the commercial fishery, recreational use of the waterway and promote tourism which will ultimately provide economic stimulus.

ii.) Job Creation Potential: Partnerships with Workforce Development Programs

There are no Brownfields job training programs in our region or the state. However, when job opportunities are created by the Brownfields RLF, we will work with our partners in workforce development to post job opportunities. Those partners are Goodwill Workforce Solutions, Coastal Counties Workforce Investment Board and the Maine Department of Labor's local Brunswick OneStop Career Center location. We will encourage borrowers to include requirements that contractors interface with our labor partners.

5. Programmatic Capability and Past Performance

a. Programmatic Capability

MCEDD has an extraordinarily strong management team in place. More than sixty years of organizational and project management experience is represented by the key project staff. Jeff Kobrock will serve as the executive director of the program, and Bill Najpauer will serve as the Program Manager. Jeff Kobrock has thirty years of senior management experience in the nonprofit and municipal government sectors. Prior to MCEDD, he served for nine years as City Manager in Gardiner, Maine, where the community developed an outstanding record of attracting and managing for results, federal and state assistance awards; more than \$40 million of federal and state assistance was received from agencies including EPA, Department of Justice, Department of Commerce, HUD, Homeland Security and numerous state agencies, including management of successful RLF similar to the current MCEDD program. William Najpauer has thirty years of experience in planning, grant writing and administration and economic development. He has worked as a regional planner, city planner, economic development director and operated a private planning consulting business offering a range of municipal services. Currently he is the planning and development director and manages State Planning contracts in the MCEDD region for Transportation, Land Use and Coastal Planning, Brownfield Assessment Grant, Solid Waste Management projects funded by USDA Rural Development and provides economic development services for the region.

There are well defined and stringent management protocols, systems and oversight in place. Both procurement and payment systems are formal and structured. Financial systems and reporting are supervised by Juli Millet, Certified Public Accountant. MCEDD has a strong history of smart and effective competitive procurement of technical, professional and creative services, including engineering, legal, research, marketing and planning services. Expert assistance including legal, engineering, environmental, and loan review are utilized in our current revolving business loan process and will also be employed as necessary processing the Brownfield RLF Program. MCEDD maintains a strong commitment to retention, offering a competitive salary and benefits package and as needed performs a timely replacement of staff through a rigorous hiring procedure which includes board member participation and oversight. MCEDD will also procure and utilize a QEP with strong RLF experience.

MCEDD currently manages a \$1.2 million revolving loan fund capitalized by USDA, Rural Development and State of Maine economic development funds. A Loan Committee of bankers, attorneys, CPA's and entrepreneurs has been analyzing applications for almost two decades with a record of outstanding success. All the systems, policies and practices are in place and have been key to supporting a successful program. MCEDD staff has developed significant expertise in the administration of an RLF.

b. Audit Findings

MCEDD has never had an adverse audit finding.

c. Past Performance and Accomplishments

i) Currently or Has Ever Received an EPA Brownfields Assessment, Revolving Loan Fund, or Cleanup Grant

1. Compliance with Grant Requirements. MCEDD has complied with all grant requirements for our assessment program to date. Our assessment grant is underway and has one-year remaining. We anticipate completing the assessment grant in a timely manner in compliance with all the grant requirements. Our current program is on time and on budget with our original estimates. Quarterly reports, WBE/MBE reporting, AAI compliance letters are up to date and fully submitted. Our ACRES reporting has always been compliant and up to date.

2. Accomplishments. MCEDD has had many amazing accomplishments with our current Assessment Program. We have 1.) Completed an inventory of our entire region; 2.) Conducted community outreach including holding 12 outreach meetings, updating our website, and preparing information brochures and nomination forms; 3.) Completed four Phase I ESAs, three SSQAPPs, and three Phase II ESAs; and 4) Began assessments at four new sites.

Attachment: Threshold Criteria

1. Applicant Eligibility

The Midcoast Economic Development District (MCEDD) is a regional council serving communities in Sagadahoc, Lincoln and Knox Counties as well as the communities of Brunswick and Harpswell in Cumberland County and the communities of Searsmont, Belmont, Northport and Lincolnville in Waldo County. MCEDD was formed in 2003 according to Maine State Statutes (Title 30-A, Section 2321, et seq. Maine Revised Statutes Annotated) and is eligible to apply for Brownfields Assessment funding from the EPA Brownfields Grant Program. See attachment for documentation.

2. Description of Jurisdiction

The Midcoast Economic Development District includes all communities in Knox, Lincoln and Sagadahoc Counties in addition to the towns of Harpswell and Brunswick in Cumberland County and Belmont, Searsmont, Lincolnville and Northport in Waldo County.

3. Letter from the State or Tribal Environmental Authority

A letter from the Maine Department of Environmental Protection (Maine DEP) acknowledging that MCEDD plans to use federal funding for a Brownfields Revolving Loan Fund program.

4. Oversight Structure and Legal Authority to Manage a Revolving Loan Fund

a.) MCEDD plans to require loan or subgrant recipients to enroll in the Maine State voluntary response program.

b.) An attachment provides legal opinion from counsel that demonstrates the Midcoast Economic Development District has (1) legal authority to access and secure sites in the event of an emergency or default of a loan agreement or non-performance under a sub-grant and (2) legal authority to perform the actions necessary to manage a revolving loan fund.

5. Cost Share

a. The 20% cost share for clean-up and remediation activities will be passed on to borrowers and subgrantees. All loan recipients will be required to pay 20% of the total eligible cleanup costs at a particular site. The Midcoast Economic Development District anticipates using approximately \$897,500 of the RLF for cleanup loans and subgrants. This would generate \$188,750 in matching funds from borrowers and subgrantees. In addition the Midcoast Economic Development District will contribute a \$5,625 in in-kind staff time toward oversight of the cooperative agreement, \$2,375 in in-kind staff time to community engagement, \$3,250 in in-kind staff time to overseeing clean-up activities. This in-kind contribution of staff time when combined with funds generated by loans and subgrants equates to the \$200,000 required match.



STATE OF MAINE
DEPARTMENT OF ENVIRONMENTAL PROTECTION



PAUL R. LEPAGE
GOVERNOR

AVERY T. DAY
ACTING COMMISSIONER

December 8, 2015

Mr. Frank Gardner
EPA Region 1
5 Post Office Square
Suite 100, Mailcode: OSRR7-2
Boston, Massachusetts 02109-3912

Dear Mr. Gardner:

The Maine Department of Environmental Protection's ("Department") Bureau of Remediation and Waste Management acknowledges that the Midcoast Economic Development District ("MCEDD") plans to conduct cleanups and is applying for federal Brownfields grant funds.

Bill Najpauer of MCEDD has developed an application requesting federal Brownfields Revolving Loan Fund money for cleanup of Brownfields properties in the areas the development district serves (community wide).

If MCEDD receives funding, the Department will assign project management staff to provide review and comment on all remedial workplans generated using the funding, and the Department's Voluntary Response Action Program ("VRAP") will provide protections from Department enforcement actions by issuing a Commissioner's Certificate of Completion for the remedial activities completed to the Department's satisfaction.

Please feel free to call me directly at (207) 287-4854 should you have any questions regarding this letter.

Sincerely,

Nicholas J. Hodgkins
Voluntary Response Action Program
Division of Remediation
Maine Department of Environmental Protection

Pc: Dorrie Paar, USEPA
Bill Najpauer, MCEDD

AUGUSTA
17 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0017
(207) 287-7688 FAX: (207) 287-7826

BANGOR
106 HOGAN ROAD, SUITE 6
BANGOR, MAINE 04401
(207) 941-4570 FAX: (207) 941-4584

PORTLAND
312 CANCO ROAD
PORTLAND, MAINE 04103
(207) 822-6300 FAX: (207) 822-6303

PRESQUE ISLE
1235 CENTRAL DRIVE, SKYWAY PARK
PRESQUE ISLE, MAINE 04769
(207) 764-0477 FAX: (207) 760-3143

State of Maine



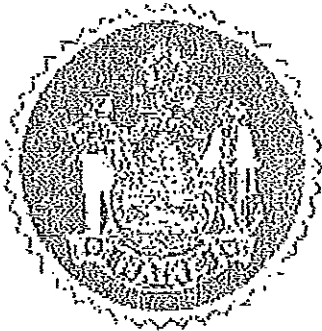
Department of the Secretary of State

I, the Secretary of State of Maine, certify that according to the provisions of the Constitution and Laws of the State of Maine, the Department of the Secretary of State is the legal custodian of the Great Seal of the State of Maine which is hereunto affixed and of the reports of organization, amendment and dissolution of corporations and annual reports filed by the same.

I further certify that MIDCOAST ECONOMIC DEVELOPMENT DISTRICT is a duly organized nonprofit corporation without capital stock under the laws of the State of Maine and that the date of incorporation is March 24, 2003.

I further certify that said nonprofit corporation has filed annual reports due to this Department, and that no action is now pending by or on behalf of the State of Maine to forfeit the charter and that according to the records in the Department of the Secretary of State, said nonprofit corporation is a legally existing nonprofit corporation in good standing under the laws of the State of Maine at the present time.

In testimony whereof, I have caused the Great Seal of the State of Maine to be hereunto affixed. Given under my hand at Augusta, Maine, this fifth day of June 2007.



A handwritten signature in black ink, appearing to read "Matthew Dunlap".

MATTHEW DUNLAP

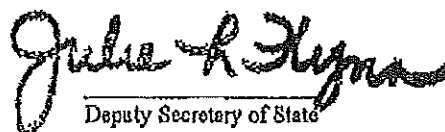
Secretary of State

DOMESTIC
NONPROFIT CORPORATION

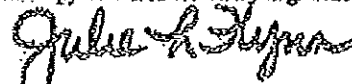
STATE OF MAINE

ARTICLES OF INCORPORATION

Fee Paid \$ 20
DCN 2030911600006 ARTI
FILED
03/24/2003


Deputy Secretary of State

A True Copy When Attested By Signature


Deputy Secretary of State

Pursuant to 13-B MRSA §403, the undersigned incorporator(s) execute(s) and deliver(s) the following Articles of Incorporation:

FIRST: The name of the corporation is Mldcoast Economic Development District

SECOND: ("X" one box only. Attach additional page(s) if necessary.)

☐ The corporation is organized as a public benefit corporation for the following purpose or purposes:

☒ The corporation is organized as a mutual benefit corporation for all purposes permitted under 13-B MRSA, or, if not for all such purposes, then for the following purpose or purposes:

THIRD: The name and registered office of the Registered Agent who must be a Maine resident, whose office is identical with the registered office; or a corporation, domestic or foreign, profit or nonprofit, having an office identical with such registered office:

Roger R. Theriault, Esq.

(name)

48 Front Street, Bath, Maine 04530

(physical location - street (not P.O. Box), city, state and zip code)

Same

(mailing address if different from above)

This form must be accompanied by Form MNPCA-18 (Acceptance of Appointment as Registered Agent §304.3).

FOURTH: The number of directors (not less than 3) constituting the initial board of directors of the corporation, if the number has been designated or if the initial directors have been chosen, is twenty-one (21)

The minimum number of directors (not less than 3) shall be twenty-one (21) and the maximum number of directors shall be thirty-three (33)

FIFTH: Members: ("X" one box only.)

☒ There shall be no members.

☐ There shall be one or more classes of members and the information required by §402 is attached.

SIXTH: (Optional) ☒ (Check if this article is to apply.)

No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in or intervene in (including the publication or distribution of statements) any political campaign on behalf of any candidate for public office.

SEVENTH: (Optional) ☒ (Check if this article is to apply.)

Other provisions of these articles including provisions for the regulation of the internal affairs of the corporation, distribution of assets on dissolution or final liquidation and the requirements of the Internal Revenue Code section 501(c) are set out in Exhibit C attached hereto and made a part hereof.

INCORPORATORS

DATED 3/21/03

(signature)

Street _____
(residence address)

(type or print name)

(city, state and zip code)

(signature)

Street _____
(residence address)

(type or print name)

(city, state and zip code)

(signature)

Street _____
(residence address)

(type or print name)

(city, state and zip code)

For Corporate Incorporators*

Name of Corporate Incorporator County of Lincoln, by action of its County Commissioners

By *Shuridan Bond*
(signature of officer)

Street P.O. Box 249
(principal business location)

Shuridan Bond, Chairman, Lincoln County Commissioners
(type or print name and capacity)

Wiscasset, ME 04578-0249
(city, state and zip code)

(See Authorizing Resolution attached as Exhibit A)

*Articles are to be executed as follows:

If a corporation is an incorporator (§401), the name of the corporation should be typed or printed and signed on its behalf by an officer of the corporation. The articles of incorporation must be accompanied by a certificate of an appropriate officer of the corporation, not the person signing the articles, certifying that the person executing the articles on behalf of the corporation was duly authorized to do so.

Please remit your payment made payable to the Maine Secretary of State.

SUBMIT COMPLETED FORMS TO: CORPORATE EXAMINING SECTION, SECRETARY OF STATE,
101 STATE HOUSE STATION, AUGUSTA, ME 04333-0101

SIXTH: (Optional) ☒ (Check if this article is to apply.)

No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in or intervene in (including the publication or distribution of statements) any political campaign on behalf of any candidate for public office.

SEVENTH: (Optional) ☒ (Check if this article is to apply.)

Other provisions of these articles including provisions for the regulation of the internal affairs of the corporation, distribution of assets on dissolution or final liquidation and the requirements of the Internal Revenue Code section 501(c) are set out in Exhibit C attached hereto and made a part hereof.

INCORPORATORS

DATED 3/21/03

(signature)

Street _____
(residence address)

(type or print name)

(city, state and zip code)

(signature)

Street _____
(residence address)

(type or print name)

(city, state and zip code)

(signature)

Street _____
(residence address)

(type or print name)

(city, state and zip code)

For Corporate Incorporators*

Name of Corporate Incorporator MidCoast Council For Business Development & Planning

By Jeffrey R. Sneddon
(signature of officer)

Street 49 Pleasant Street
(principal business location)

Jeffrey R. Sneddon, Executive Director
(type or print name and capacity)

Brunswick, ME 04011
(city, state and zip code)

(See Authorizing Resolution attached as Exhibit B)

*Articles are to be executed as follows:

If a corporation is an incorporator (§401), the name of the corporation should be typed or printed and signed on its behalf by an officer of the corporation. The articles of incorporation must be accompanied by a certificate of an appropriate officer of the corporation, not the person signing the articles, certifying that the person executing the articles on behalf of the corporation was duly authorized to do so.

Please remit your payment made payable to the Maine Secretary of State.

SUBMIT COMPLETED FORMS TO: CORPORATE EXAMINING SECTION, SECRETARY OF STATE,
101 STATE HOUSE STATION, AUGUSTA, ME 04333-0101

NONPROFIT CORPORATION

STATE OF MAINE

ACCEPTANCE OF APPOINTMENT
AS REGISTERED AGENT OF

Midcoast Economic Development District

(name of nonprofit corporation)

Pursuant to 13-B MRSA §304.3 or §1212.1-A, the undersigned hereby accepts the appointment as registered agent for the above-named nonprofit corporation.

REGISTERED AGENT

Roger R. Theriault
(signature)

DATED 3/21/03

Roger R. Theriault

(type or print name)

For Registered Agent which is a Corporation

Name of Corporation _____

By _____

(authorized signature)

(type or print name and capacity)

SUBMIT COMPLETED FORMS TO: CORPORATE EXAMINING SECTION, SECRETARY OF STATE,
101 STATE HOUSE STATION, AUGUSTA, ME 04333-0101

THERRIAULT & THERRIAULT
ATTORNEYS AT LAW

ROGER R. THERRIAULT
MICHAEL E. THERRIAULT *
*Also admitted in MA

48 FRONT STREET
BATH, MAINE 04530

TELEPHONE: (207) 443-5182
TELECOPIER: (207) 443-5363
E-MAIL: rtherriault@tlawmaine.com

December 10, 2015

Mr. Frank Gardiner
EPA Region 1
5 Post office Square
Suite 100 Mailcode OSRR7-2
Boston Ma. 02109-3912

RE: EPA Brownfields Revolving Loan Fund Grant Proposal

Dear Mr. West:

Midcoast Economic Development District (MCEDD), is a Maine nonprofit corporation duly organized under the provisions of Title 13-B of the Maine Revised Statutes and is currently in good standing with Maine Secretary of State's Office, Division of Corporations.

In connection with an application for a grant from the Brownfields Revolving Loan Grant program, administered by the Environmental Protection Agency, we have been asked to certify:

- 1) Legal Authority to Manage a Brownfield Revolving Loan Grant Program: Title 13-B M.R.S.A. § 202 enumerates the general powers of corporations under the Maine Non-Profit Corporation Act. This Statute includes the legal authority to perform such actions as may be necessary or appropriate to manage a revolving loan/grant fund including. This specifically includes the authority to receipt and hold funds, make loans, enter into loan or grant agreements, collect repayments, and manage the loans and grants. The By-Laws and organizational documents of the corporation incorporate by reference the general powers enumerated in State Statutes.
- 2) Legal Authority to Access and Secure Sites: Generally, under State Law, Title 33 M.R.S.A. § 502, mortgagees have the authority to enter onto the premises which is the subject matter of the grant or loan and to recover possession thereof either before or after a breach of conditions, such as an emergency, default of the loan agreement, or non-performance under a subgrant. In order to deal with a condition of non-performance or default under a subgrant or other loan document, MCEDD will insert the following language to ensure that access and the ability to secure the site are reserved:

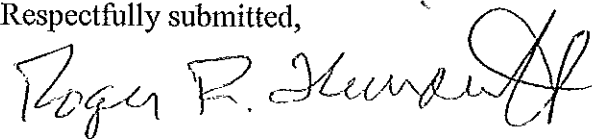
Inspection by Grantor. Grantee shall permit Grantor or Grantor's agents, representatives or employees to enter said Premises at all reasonable times and with reasonable notice for the purpose of inspecting said Premises to determine whether Grantee is complying with the terms of this Grant/Loan and for the purpose of doing other lawful acts that may be necessary to protect Grantor's interest in said Premises under this Grant/Loan or to perform Grantor's duties under this Grant/Loan.

Possession. If default be made in payment, when due, of any indebtedness secured hereby, or in performance of any of Grantee's other obligations, covenants or agreements contained herein or in said Promissory Note, and such default is not remedied within any applicable grace period:

- a. Grantor is authorized at any time, without notice, in their sole discretion, to enter upon and take possession of the Premises or any part thereof, and to perform any acts Grantor deems necessary or proper to conserve the Security, and to collect and receive all income rents, issues and profits thereof, including past due amounts as well as those presently or thereafter accruing. Grantor shall (after payment of all costs and expenses incurred in connection therewith) have the right, to the fullest extent permitted by law, but shall not be obliged, to apply such income rents, issues and profits received by it to any amounts secured hereby, in such order as Grantor determines.

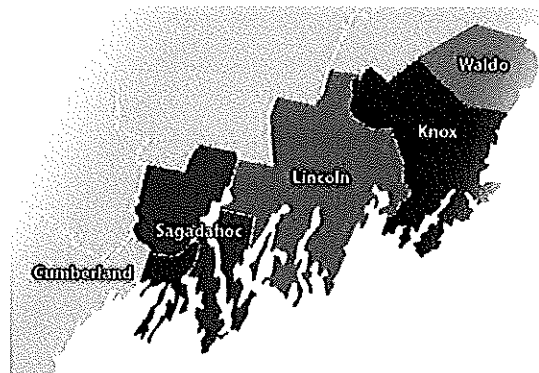
Emergency Conditions. Where emergency conditions are deemed to exist on the site to which the Loan/Grant is applicable, and such conditions represent a hazard to the property, to individuals accessing the property, or to the environment, the Grantor shall have the unilateral right to enter upon the site and to secure from access the site as a whole or any portion thereof to which the emergency hazardous conditions exist so as to mitigate or prevent any harm to the site, individuals accessing the site, or the environment.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Roger R. Therriault", with a stylized flourish at the end.

Roger R. Therriault, Esq.

RRT/amm



MCEDD

Midcoast Economic Development District

165 Main Street
P.O. Box 62
Damariscotta, ME 04543
(207) 370-6045
www.mceddme.org
www.maineopportunitycoast.com

Serving Sagadahoc, Lincoln and Knox Counties and portions of Cumberland and Waldo Counties

December 17, 2014

Mr. Frank Gardiner
EPA Region 1
5 Post Office Square
Suite 100, Mailcode: OSRR7-2
Boston, Massachusetts 02109-3912

SUBJECT: Leverage Resources for the EPA Brownfields Revolving Loan Fund Grant Proposal

Dear Mr. Gardiner:

The Midcoast Economic Development District (MCEDD) business loan fund currently has \$2.1 million which will be available to applicants seeking to leverage additional monies to complete projects under the Brownfield RLF Program. The use of our business lending program is an ideal complement to leverage additional monies required to complete a brownfield renovation project which would create new jobs, create new commercial space or provide space for a new business.

Since the economic recession of 2008 business lending and access to capital for both existing and new businesses has been difficult to obtain from traditional lending institutions. MCEDD's loan programs which provide gap financing have played a pivotal role in keeping our local economy growing because we leverage as many financing resources as possible to meet the needs of the business and satisfy the underwriting and risk adverse position of traditional lenders. Compared to the need for business capital to keep our local economy growing our loan funds are small and the addition of the Brownfield RLF Grant will boost are ability to help finance the rehab and reuse of brownfield sites for new economic growth.

Sincerely,
MIDCOAST ECONOMIC DEVELOPMENT DISTRICT

Jeff Kobrock
Executive Director



MID-COAST

REGIONAL PLANNING COMMISSION

166 MAIN STREET, SUITE 201

ROCKLAND, ME 04841

(207) 594-2299

WWW.MIDCOASTPLANNING.ORG

December 7, 2015

Jeffrey Kobrock, Executive Director
Midcoast Economic Development District (MCEDD)
165 Main Street
Damariscotta, ME 04543

Dear Mr. Kobrock:

The Mid-Coast Regional Planning Commission, a regional council in accordance with Title 30-A M.R.S.A. §2301 et seq., and a non-profit 501(c) (3) organization, expresses our support for MCEDD's Brownfields Revolving Loan Fund application.

Our organization works with communities in Knox and Waldo Counties, Maine. Some of these communities have or are currently undertaking Brownfields Assessment projects. These communities need funding to assist them with clean up and redevelopment initiatives. MCEDD's application to the EPA responds to a direct need within the region for this funding.

The cleanup and redevelopment of contaminated properties is of vital importance for the health of residents, improvement of the environment, and the economic development of Midcoast communities. Since many of the contaminated sites are within downtowns and waterfront locations, these properties would have significant redevelopment potential.

In order to support MCEDD's effort, the Mid-Coast Regional Planning Commission would be willing to promote this program among our municipalities. With sufficient funding, we would also be willing to help with remediation planning and community engagement.

Sincerely,

Eric Galant
Executive Director



December 11, 2015

Jeff Kobrock
Midcoast Economic Development District
165 Main Street
Damariscotta, ME 04543

Dear Mr. Kobrock:

On Behalf of the Penobscot Bay Regional Chamber of Commerce, I am pleased to submit this letter of support of your agency's Brownfields revolving loan fund grant application to the Environmental Protection Agency.

The Penobscot Bay Regional Chamber of Commerce is the 4th largest chamber in Maine. With over 900 members we are one of the largest membership-driven community organizations in the region. We represent the coming together of businesses, non-profits, government and citizens in support of our vibrant and growing region. Our organization believes strongly that we must work collaboratively to address this area's common challenges and develop strategies to grow our businesses, create jobs and preserve our natural environment. MCEDD's Brownfields program helps to do just that.

In support of this effort, the Penobscot Bay Chamber is willing to serve as a long-term partner with MCEDD. I am also committed in leveraging the Chamber's resources to assist with this grant including assisting with site remediation planning, community engagement, publicizing associate events within the Chamber's regional network of businesses and partners, donation of public and private meeting spaces, and, as capacity allows, assist local businesses that may be near or on potential contaminated sites.

I am excited about the opportunities this grant brings to our region. If there is any way I may be of further assistance, please do not hesitate to contact me directly.

Best wishes,

Thomas G. Peaco
Executive Director

PO Box 919, Camden, Maine 04843 • (207) 236-4404

PO Box 508, Rockland, Maine 04841 • (207) 596-0376

www.mainedreamvacation.com



297 Bath Road
Wiscasset, ME 04578

December 15, 2015

Jeffrey Kobrock, Executive Director
Midcoast Economic Development District
165 Main Street
Damariscotta, ME 04543

Dear Jeff:

The Lincoln County Regional Planning Commission, responsible for economic and community development, land use and transportation planning for 19 communities, supports Midcoast Economic Development District's 2016 application to EPA for a Brownfields Revolving Loan Fund Grant.

Several public and private properties in the County are currently having Phase 1 and/or Phase 2 assessments conducted and more are anticipated under the LCRPC's Brownfield Assessment Program. These communities need funding to assist with clean up and redevelopment proposals. MCEDD's application to the EPA responds to this immediate need within the region for critical funding that in turn will leverage private and public investment.

Clean-up, re-use planning, and redevelopment of brownfields sites is of vital importance to the economic growth of Lincoln County towns and businesses, and will benefit public health and improve our region's environmental resources. Since many of the contaminated sites are in our historic downtowns and along major rivers, these properties do have significant redevelopment potential.

The Lincoln County Regional Planning Commission looks forward to working with MCEDD to identify potential applicants for the RLF loan and grant resources, promote this major new funding resource with our towns, and assist with community/neighborhood planning and clean-up and site re-use planning.

Sincerely,

A handwritten signature in cursive script that reads "Mary Ellen Barnes".

Mary Ellen Barnes
Executive Director

Sagadahoc, Lincoln and Knox Counties and the towns of Harpswell, Brunswick, Northport, Belmont, Lincolnville and Searsport (Maine)