



B. Application Information Sheet

1. Applicant Identification:
 - CDFI Friendly Bloomington
 - 100 S. College Ave
 - Suite 240
 - Bloomington, IN 47403
2. Website URL: <https://cdfifriendlybtown.org/>
3. Funding Requested:
 - a. Assessment Grant Type: Community-wide
 - b. Federal Funds Requested: \$500,000
4. Location:
 - a. Various communities (target areas are in Bloomington, Monroe County & Mitchell, Lawrence County)
 - b. 13 counties including: Brown, Crawford, Daviess, Dubois, Greene, Jackson, Lawrence, Martin, Monroe, Morgan, Orange, Owen, and Washington Counties
 - c. Indiana
5. Target areas:
 - ... Bloomington Target Area (BTA) - Bounded by Illinois Central Railroad to the north, N. College Avenue to the east, East 7th Street to the south, and N. Fairview Street to the west (Census Tract (CT) 1), this approximately 0.14 mi² area in northern downtown Bloomington includes a mix of numerous commercial, municipal, vacant and/or industrial properties located within low-income residential or mixed-use areas. Due to its proximity to Indiana University and Bloomington's downtown, the BTA has high visibility and traffic, making it a focal point of the city.
 - ... Mitchell Target Area (MTA) – Bounded by Hancock Avenue to the north, South Meridian Road to the east, Baltimore and Ohio Railroad to the south, and Indiana State Road 37 to the west (CT 9513), this approximately 0.86 mi² area in central Mitchell (Lawrence County), consists primarily of industrial and commercial properties within low-income residential neighborhoods near downtown and includes historic brownfields from past development.

- ... Priority Sites:
 - Trades District Tract 1, 553 W. 11th Street, Bloomington, Monroe County, IN
 - Trades District Tract 2, 638 N. Rogers Street, Bloomington, Monroe County, IN
 - Trades District Tracts 3 & 4, 610 N. Rogers Street, Bloomington, Monroe County, IN
 - Carpenter Bus Body, 1400-1407 W. Main Street, Mitchell, Lawrence County, IN
 - Commercial Building, 621 W. Main Street, Mitchell, Lawrence County, IN

6. Contacts:

- a. Project Director:
 - Mr. John Zody
 - Grants Administrator
 - 812-320-9003
 - cdfriendly@cfbmc.org
 - 100 S. College Avenue
 - Suite 240
 - Bloomington, IN 47403
- b. Chief Executive:
 - Mr. John Zody
 - Executive Director
 - 812-320-9003
 - cdfriendly@cfbmc.org
 - 100 S. College Avenue
 - Suite 240
 - Bloomington, IN 47403

6. Population:

City of Bloomington, Monroe County, IN – 78,791
 City of Mitchell, Lawrence County, IN – 3,941
 (US Census 2023 ACR 5-Year Estimates)

7. Other Factors:

Other Factors	Page#
Community population is 15,000 or less.	1
The applicant is, or will assist, a federally recognized Indian tribe or United States territory.	
The priority site(s) is impacted by mine-scarred land.	
The priority site(s) is adjacent to a body of water (i.e., the border of the priority site(s) is contiguous or partially contiguous to the body of water or would be contiguous or partially contiguous with a body of water but for a street, road, or other public thoroughfare separating them).	
The priority site(s) is in a federally designated flood plain.	
The reuse of the priority site(s) will facilitate renewable energy from wind, solar, or geothermal energy.	
The reuse of the priority site(s) will incorporate energy efficiency measures.	3

The proposed project will improve local resilience to the impacts of extreme weather events and natural disasters.	
At least 30% of the overall project budget will be spent on eligible reuse/area-wide planning activities, as described in Section 3.A.(2), for priority site(s) within the target area(s).	
The target area(s) is located within a community in which a coal-fired power plant has recently closed (2015 or later) or is closing.	

8. Letter from the Indiana Department of Environmental Management, Indiana Brownfields Program (attached).
9. Releasing Copies of Applications: Not Applicable



INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

100 N. Senate Avenue • Indianapolis, IN 46204
(800) 451-6027 • (317) 232-8603 • Fax (317) 233-6647 • www.idem.IN.gov

Mike Braun
Governor

Clint Woods
Commissioner

January 26, 2026

Mr. John Zody, Executive Director
CDFI Friendly – Bloomington
100 South College Avenue, Suite 240
Bloomington, Indiana 47404

Re: IDEM Acknowledgement Letter
U.S. E.P.A. Brownfields Grant Proposal
Community Wide Assessment Grant
CDFI Friendly – Bloomington
Brown, Crawford, Daviess, Dubois,
Greene, Jackson, Lawrence, Martin,
Monroe, Morgan, Orange, Owen, and
Washington Counties

Dear Mr. Zody:

This letter is provided in support of the CDFI Friendly – Bloomington (CFB) proposal to the U.S. Environmental Protection Agency (U.S. EPA) for Brownfields Community Wide Assessment Grant funding. The Indiana Department of Environmental Management (IDEM) acknowledges that CFB is requesting \$500,000 for hazardous substances and/or petroleum assessment.

IDEM understands that CFB has demonstrated its commitment to redeveloping brownfields by taking advantage of financial and technical assistance offered through the Indiana Brownfields Program (Program) and that CFB, based on the information it has provided with its request, believes it has the capability to perform the proposed grant-funded activities. The requested community wide assessment grant funding will help CFB with community outreach, evaluating and prioritization of site inventory, conducting Phase I and Phase II Environmental Site Assessments, and developing site specific cleanup and reuse plans.

CFB has identified two target areas (Bloomington Target Area (BTA) in Monroe County and Mitchell Target Area (MTA) in Lawrence County) as the focal points for environmental assessment based on need and development goals. Our target areas represent a congregation of vacant or underutilized industrial and commercial sites near each other, areas in need of redevelopment, and businesses no longer in operation or are underutilized. CFB believes that the BTA and MTA represent the best opportunity for quality redevelopment, mitigation of potential health hazards, and value added to the communities

Visit on.IN.gov/survey or scan the QR code to provide feedback.

We appreciate your input!



in terms of enhanced property values, commercial and residential development, and new jobs.

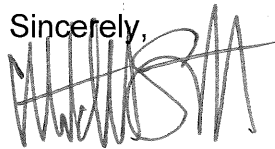
The target areas have disproportionate numbers of brownfield sites with low median household income and elevated poverty when compared to the city, state, and national averages. The U.S. EPA Community Wide Brownfield Assessment Grant will allow CFB to continue to systematically identify, assess and remediate private, public, and institutional sites throughout their communities.

CFB has not yet selected specific sites to benefit from U.S. EPA brownfield grant funding. If CFB is awarded the requested grant funding, the Program will work with U.S. EPA and CFB to determine site eligibility once specific sites are identified.

IDEM has worked with CFB on several projects and recognizes that CFB is committed to working with the Program and/or the IDEM Voluntary Remediation Program for technical oversight of grant-funded site activities as applicable during the grant project period. The Program and IDEM are committed to continuing to support brownfield redevelopment within CFB by providing technical and other assistance through the Program.

IDEM considers CFB an excellent candidate to receive U.S. EPA assessment grant funding to continue its brownfields redevelopment efforts, which support Indiana's brownfields initiative. IDEM looks forward to continuing its partnership with CFB and its constituent communities. For further assistance, please contact John Morris of the Indiana Brownfields Program directly at (317) 234-0235 and at jmorris@ifa.in.gov.

Sincerely,



Mitchell Smith
Technical Staff Coordinator
Indiana Brownfields Program

MS/JTM

cc: *(via electronic transmission)*

Len Hinrichs, BCA Environmental Consultants, LLC
John Morris, Indiana Brownfields Program

1. Project Area Description & Plans for Revitalization -- Target Area & Brownfields, a. Overview of Brownfield Challenges and Description of Target Area: CDFI Friendly Bloomington (CFB) is a 501(c)(3) non-profit based in Bloomington, Indiana that helps secure flexible, affordable financing for projects and businesses in smaller communities that traditional lenders and institutions cannot serve. We connect Community Development Finance Institutions (CDFIs), private lenders that combine community-focused financing with technical assistance and training, with local projects. CFB recognizes that achieving sustainable economic prosperity and quality of life in south-central Indiana requires a regional focus. CFB serves 13 contiguous counties in southwest central Indiana, 11 of which are in the Indiana Uplands region (Brown, Crawford, Daviess, Dubois, Greene, Lawrence, Martin, Monroe, Orange, Owen, and Washington). We also serve Morgan and Jackson counties. **CFB's mission is to enhance the economic wellbeing of the southwest-central Indiana region particularly in low-income and underserved communities.**

CFB counties (pop. 516,617)(2023 ACS) consist of many small- to medium-size communities that developed as agricultural and industrial centers with industries such as forest products, stone & gravel, defense, furniture, automotive products, electronics, and medical manufacturing, etc. Historically, industry and commerce grew alongside our residential neighborhoods, allowing residents to work near home. However, our manufacturing base has declined since the 1960s. Company closures/reductions at large employers (US Food Service, Moduslink Global, Paoli LLC, IN Limestone, IN Power & Light, Marsh Foods, IU Health, Strick Trailers, Perdue Foods, etc.) have **resulted in more than 4,249 lost jobs in Uplands communities since 2014** (IN Dept. of Workforce Dev.(DWD)). Many other employers relocated to "greenfield" sites outside of our communities' town centers, leaving our downtowns, industrial/commercial corridors, and historic neighborhoods in decline, burdening regional communities with hundreds of brownfields. **However, the I-69 extension, connecting Evansville, IN through the heart of the Uplands, to Canada, presents a generational opportunity for revitalization by improving access and connectivity, and increasing investments in infrastructure, neighborhoods and downtowns across the region.** We've selected two target areas (in Bloomington & Mitchell) where EPA Brownfield Assessment Grant funding will have a significant opportunity to capitalize on this redevelopment.

Bloomington Target Area (BTA) - Bounded by Illinois Central Railroad to the north, N. College Avenue to the east, East 7th Street to the south, and N. Fairview Street to the west (Census Tract (CT) 1), this approximately 0.14 mi² area in northern downtown Bloomington includes a mix of numerous commercial, municipal, vacant and/or industrial properties located within low-income residential or mixed-use areas. Due to its proximity to Indiana University and Bloomington's downtown, the BTA has high visibility and traffic, making it a focal point of the city.

Mitchell Target Area (MTA) - Bounded by Hancock Ave. to the north, South Meridian Rd. to the east, Baltimore and Ohio Railroad to the south, and Indiana State Road 37 to the west (CT 9513), this approximately 0.86 mi² area in central Mitchell (Lawrence County, Community Pop. 3,941), consists primarily of industrial and commercial properties within low-income residential neighborhoods near downtown and includes historic brownfields from past development.

The residents living among brownfields in the BTA/MTA experience low income (**MHI in the BTA is < 25% of the US; poverty is 53% higher in the BTA & 7% higher in the MTA than the US & IN; poverty among the elderly is 40% higher in the BTA & 5% higher in the MTA compared to the US and IN.** Additionally, 50% of BTA residents have been living in poverty for over 30 years)(2023 ACS; 2000 & 1990 Dec. Census). Financial challenges in our target areas have contributed to numerous cycles of low-quality jobs, inadequate and unaffordable housing, poor access to healthy food; insufficient recreational space; and poor community walkability, resulting in social and economic conditions that threaten our residents' physical and financial wellbeing. CFB recognizes the great redevelopment potential for our target areas, and we are making a focused effort to invest in the BTA/MTA to address priority brownfields (1.b.) and leverage additional funding for these communities. As our target area communities plan to balance greenfield development along I-69 with redevelopment of many downtown brownfields, CFB believes strategic EPA assessment funding can help direct growth toward revitalizing older, low-income neighborhoods, reducing crime, improving livability, and making these areas more attractive to residents, businesses, and investors.

1.b. Description of the Priority Brownfield Site(s): Our priority sites listed in Table 1 present the strongest opportunities to trigger reuse and revitalization within our target areas. Their historical/ current uses, likely environmental issues, associated health risks, and planned reuses are listed below.

Table 1 – Priority Brownfield Sites and Impacts

Priority Site, Size, Proximity to Target Area Residents	Historic Use / Current Use & Condition / Planned Reuse (discussed in Section 1.b.i.)	Suspected Contaminants*
Trades District Tract 1, 553 W. 11 th St., Bloomington, Monroe County – 1.83 acres; adjoins low-income neighborhood	Former furniture manufacturer / Vacant land / residential or mixed-use redevelopment	Metals, VOCs, PAHs, PCBs, petroleum
Trades District Tract 2, 638 N. Rogers St., Bloomington, Monroe County – 1.99 acres; adjoins low-income neighborhood	Former furniture manufacturer / Vacant land / mixed-use redevelopment	Metals, VOCs, PAHs, PFAS, petroleum
Trades District Tracts 3 & 4, 610 N. Rogers St., Bloomington, Monroe County – 1.36 acres; adjoins low-income neighborhood	Former furniture manufacturer / Vacant land / mixed-use redevelopment	Metals, VOCs, PAHs, PFAS, petroleum
Carpenter Bus Body, 1400-1407 W. Main St., Mitchell – 18.56 acres; near low-income neighborhood	Former bus body factory / Underutilized w/ vacant slabs & multiple buildings / Hotel, commercial, light industrial	Metals, VOCs, PAHs, asbestos, lead paint, petroleum
Commercial Building, 621 W. Main St., Mitchell, Lawrence County – 0.24 acres; in downtown, adjoins low-income neighborhood	Former commercial buildings / Vacant w/ empty buildings / Mixed-use redevelopment	Metals, VOCs, PAHs, asbestos, lead paint, petroleum

*According to the Agency for Toxic Substances and Disease Registry (ATSDR), the contaminants in Table 1 pose threats to human health, including damage to: skin, liver, kidneys, heart, spleen; nervous, respiratory, hormonal, blood, & immune systems; may also cause neurological damage, birth defects and cancer (www.atsdr.cdc.gov).

These are CFB’s highest priorities because they meet immediate target area needs, align with existing revitalization plans, and redevelopment is imminent due to funding already committed (**approximately \$63.5M from private investors**). Successful investment in redeveloping historic downtown buildings, residential and mixed-use commercial properties, and greenspace amenities on our priority brownfield sites will trigger further investment across Upland communities. **For example, the Carpenter Bus Body site in the MTA potentially impacts adjoining neighborhoods with historical petroleum or other industrial chemical releases.** Mitchell has plans to repurpose these sites, removing the environmental and health threats, and transforming them into a much-needed hotel & greenspace which residents and non-residents alike can utilize per our Revitalization Plans (1.d). If properties outside our target areas become a priority during the grant period, we may choose to invest grant funding on them; however, our focus at the outset of this grant is the BTA/MTA.

1.c. Identifying Additional Sites: Our focus at the outset of this grant will be the BTA and MTA. If we complete assessment of all priority sites, additional sites will be identified using our brownfield inventories and community input and will exhibit similar criteria (demographics, sensitive populations, environmental threats, health challenges, redevelopment potential, etc.) used to define our disproportionately impacted and economically impoverished communities.

Revitalization of the Target Area, 1.d. Reuse Strategy & Alignment with Revitalization Plans: Our target area Revitalization Plans (Uplands 2021 READI Development Plan, and Bloomington 2013 Master Plan & Redevelopment Strategy/Certified Technology Park,) prioritize vibrant communities, with quality jobs and education, healthy lifestyles, affordable housing, walkable neighborhoods, and revitalized downtowns. Redeveloping brownfields in the BTA and MTA supports these goals, by creating new community assets such as mixed-use development, commercial and industrial activity, and greenspace and trail amenities. These investments will improve quality of life for residents, attract new businesses and households, and promote strategic growth in our communities that capitalizes on existing assets and infrastructure.

CFB is requesting \$500,000 in grant funding, which is essential to complete environmental assessments of target areas and other brownfields. CFB is poised to capitalize on the recent I-69 extension, and while it will provide an **unprecedented jumpstart to the Uplands economic resurgence, along with other regional partners’ economic efforts, the key to revitalization of the target areas is brownfields reuse, for which this EPA brownfields grant is vital.** Funding will also be committed to updating/prioritizing existing inventories and conducting cleanup/redevelopment

planning. Increasing our stock of owner-occupied, moderate-income housing and mixed-use commercial/residential properties near our downtown/commercial centers will alleviate our existing housing shortage and align with our goal to increase the walkability/connection of our downtowns to area neighborhoods. **Redevelopment of Bloomington's Trades District Tracts 1-4 sites will provide new housing/mixed-use commercial opportunities for residents within walkable/bikeable distance to their B-line Trail, downtown, and nearby Indiana University campus. Repurposing Mitchell's Commercial Building sites will help revitalize Mitchell's downtown, attracting new business and promoting growth in stagnant, underutilized areas.** Revitalization efforts for our priority sites will create needed jobs, affordable housing, and walkable greenspace, improving residents' quality of life. Significant resources have already been pledged towards BTA/MTA properties (1.b), and with EPA funds to cover environmental assessment & planning costs, we will realize the outcomes/benefits outlined below.

1.e. Outcomes & Benefits of Reuse Strategy: Assessment and reuse of priority sites such as the Trades District Tracts 1-4 and Carpenter Bus Body sites will remove environmental threats and blight, reduce crime, and stimulate private investment in surrounding properties. These efforts will support the creation of equitable and affordable housing, strengthen economic competitiveness, leverage current and future investments, and create healthy, safe, and walkable neighborhoods, particularly in the BTA and MTA, where the largest number of our low-income and sensitive populations reside. Reuse of brownfields will also generate higher tax revenue for regional communities, and through increased investment, new jobs will be created, new residential units will be constructed, and property values will rise. **Reuse of all the priority sites listed will create an estimated 623 construction jobs and 386 permanent jobs and will generate more than \$5.7M in annual income tax revenue, according to projections.** Additionally, since these priority sites are in designated Tax Increment Financing (TIF) districts, incremental increases in property taxes retained for redevelopment purposes by the City could generate up to \$248K in annual incremental tax revenue which will be reinvested in the BTA/MTA.

Throughout the revitalization process, CFB will, with industry partners, promote the re-use of existing buildings and infrastructure and encourage energy efficiency design through building codes and best practices, including efficient lighting, low-flow showers and toilets, geothermal heating and cooling, etc. These measures will lower operating costs, reduce maintenance burdens, and increase long-term housing stability for residents. Redevelopment of priority sites in the BTA/MTA will create affordable and sustainable housing, generate workforce opportunities, and remediate legacy pollution in areas with high concentrations of low-income and sensitive residents. **EPA's investment in brownfields in the BTA/MTA will advance energy efficient, sustainable development by conserving greenfields, reducing carbon emissions through enhanced trail networks and green transportation, and turning underutilized sites into economic hubs.** This will minimize displacement through the inclusion of housing across income levels, competitive-wage job creation, and active community involvement in planning, design, and implementation.

Strategy for Leveraging Resources, 1.f. Resources Needed for Site Reuse: CFB cities and towns have a history of leveraging investment in projects throughout their communities. For example, CFB-assessed sites have been able to leverage nearly \$63.5M additional funds (investors, donations, TIF, loans, etc.) for revitalization in our communities. More investment is planned in the BTA/MTA. Without EPA funding for the initial high-risk environmental assessment of these sites, brownfield revitalization will stagnate. CFB is eligible for and will pursue many different funding sources from the state and federal levels, as well as the private sector to use as leveraging as outlined below.

- ... *Private Funding* – CDFI Friendly Bloomington has secured > \$2.25M in lending capital to finance future community development projects through our service area.
- ... *Tax Increment Financing (TIF)* – Property tax revenue used as a subsidy for redevelopment, infrastructure, and other improvements. Up to \$100K in TIF funding pledged by target area communities to aid in the redevelopment of brownfields.
- ... *EPA* – Additional EPA Assessment, Cleanup, and Revolving Loan Fund (RLF) grants could be utilized to further the brownfield reuse goals of the City (\$300K-\$1M)
- ... *Federal Highway Administration* – Infrastructure improvements and developments including streets and trails will improve transportation to and within the target area (Est. \$5M+)

- ... *Indiana Economic Development Corp.* – Tax credits & other incentives will help communities create a climate where pressures from taxes, investment costs, & red tape are lower (Est. \$1M+)
- ... *Indiana Brownfields Program* – Low-interest/partially forgivable loans for brownfield investigation and cleanup through the EPA-funded Revolving Loan Fund (Est. \$1M)
- ... *Indiana Finance Authority* – SRF funding generated from an interest rate discount on wastewater improvement project loans. The savings realized through the rate reduction can be used to remediate brownfield sites (\$500K+)
- ... *Indiana Brownfields Program (IBP): Petroleum Orphan Site Initiative (POSI)* funding may be used to complete the investigation of sites identified and partially assessed in this Grant and other sites in the target area (Est. \$75K)
- ... *Indiana Office of Community and Rural Affairs* – Draw on funding offered through the Main Street Revitalization Program (Est. \$500K) and the Blight Clearance Program (\$500K)
- ... *Excess Liability Trust Fund* – State insurance funding for investigating and remediating eligible petroleum contaminated sites with underground storage tanks (up to \$2M)
- ... *Liability Insurance Funding* – Indiana courts have ruled that historical general liability policies must cover assessment and remediation costs on sites known to be contaminated. Using EPA Assessment Grant funding to demonstrate the presence of contamination will help trigger viable liability insurance policies to fund cleanup of environmental damages. CFB will make efforts to apply this funding source to all eligible sites, including privately and municipally owned property (often \$1-3M/site). Insurance coupled with EPA assessment funding has been used on brownfields in many communities in Indiana, commonly leveraging hundreds of thousands, or even millions in assessment and cleanup funding.

A detailed funding plan will be developed for brownfield sites/areas as assessment projects progress, and each site will have a unique funding plan due to individual status and eligibility.

1.g. Use of Existing Infrastructure: Our target area communities' Revitalization Plan land use goals prioritize the build-out of existing parcels, and rehabilitation and infill development within Uplands traditional core neighborhoods before considering additional land for development. Modern utility infrastructure is present in all target areas (3-phase electricity, natural gas, city water and sewer, telephone and fiber optic service), providing connectivity to new development. It is robust enough to handle the added capacity required by any planned reuse and will utilize existing services and other infrastructure (roads, curb cuts, on/off-street parking, and nearby utilities) to attract new investment in area brownfields, while reducing site reuse costs. With revitalization ranging from residential to industrial, existing infrastructure will allow for easy access for commercial and industrial development, enabling residents to work and live in the same neighborhood, and creating a walkable community. Traditional transportation infrastructure will be complemented by pedestrian connectivity, bicycle improvements, and accessibility. All priority sites adjoin or are near major thoroughfares, and revitalization will link them directly with other parts of their community and other communities. **For example, the Trades District Tracts 1-4 sites will have access to Bloomington's B-Line Trail.** Additional funding for roads, trails, or other infrastructure necessary for planned reuse may be sought from US DOT Better Utilizing Investments to Leverage Development (BUILD) Grant program, Infrastructure and Jobs Act, local funds (when available), and CDBG funds.

2. Community Need and Community Engagement – Community Need, 2.a. The Community's Need for Funding: CFB needs US EPA's financial assistance because our communities do not have the necessary funds in their general budgets to address brownfields anywhere in their communities, let alone in their target areas. For the BTA and MTA, indicators of need include key economic and demographic factors suffered by our target area residents, including low income, poverty, and child poverty. **MHI in the BTA is less than a quarter of MHI in the US; poverty is 53% higher in the BTA and 7% higher in the MTA than in the US and IN; poverty among the elderly is 40% higher in the BTA and 5% higher in the MTA compared to the US and IN. Additionally, BTA has had >50% of individuals living in poverty for over 30 years (2.b.).** The large number of vacant buildings and land on BTA/MTA brownfields has resulted in an estimated twofold increase in crime within the target areas compared to other parts of their communities (according to community estimates), further limiting local government resources due to additional public safety services (police and fire calls) to brownfield sites. Uplands

priority brownfield sites further add to the financial burden of target area residents by suppressing residential property values and straining municipal budgets through a reduced tax base. **In addition, the loss of quality employers (such as US Food Service, Moduslink Global, Paoli LLC, IN Limestone, IN Power & Light, Marsh Foods, IU Health, Strick Trailers, LLC, Perdue Foods LLC, etc.) have resulted in more than 4,249 lost jobs in Uplands communities since 2014 (IN DWD)** adding substantially to the economic challenges facing Uplands communities, diminishing local income and property tax revenues, and increasing poverty in our communities.

With budgets currently only able to provide essential services and much-needed infrastructure maintenance, Uplands communities lack the discretionary funds necessary to complete the proactive assessment and planning activities that this grant will provide, including clarifying environmental issues on brownfield sites, encouraging developers to seek and invest in them, and eliminating risk to the health and wellbeing of our residents and environment. Ultimately, this EPA grant will allow CFB to contribute to the revitalization needs for our target areas, creating unique, healthy, safe, and walkable neighborhoods.

2.b. Health or Welfare of Sensitive Populations:

CFB’s most sensitive populations, including low-income residents, children, and the elderly (particularly those living in poverty)(Table 2) live in and around target area brownfield sites, which are often unsecured. Trespassers, including children, face risks from exposure to toxic chemicals causing soil and groundwater contamination, asbestos, and unsafe structures. Contaminants such as metals, petroleum, VOCs, SVOCs, PAHs, glycols, lead paint, and asbestos are potentially posing significant health risks to these vulnerable populations. Roughly 53% of houses in the BTA/MTA were constructed prior to 1980, making them much more likely to contain lead-based paint, a significant threat to young children. **For example, the Carpenter Bus Body site, near a low-income neighborhood, is potentially impacted with petroleum, asbestos, metals, VOCs, PAHs, PFAS and other contaminants that are known to cause various cancers, which are also experienced by Lawrence County residents at higher rates than the Indiana average (2.c).** The proximity of the large number of brownfields to low-income neighborhoods in our BTA and MTA drives down housing values, suppresses commercial investment, and limits residents’ access to adequate employment, resulting in disadvantages for target area residents with no relief in sight. An infusion of funding from this EPA grant will provide needed capital for the assessment of these blighted properties, clearing the way for remediation and revitalization of the BTA and MTA to include much needed affordable housing, increased greenspace, and connectivity through growing trail systems. The resulting resurgence of commerce will support new and revitalized local retail businesses which in turn will boost local employment with quality diversified jobs. Redeveloping brownfields will increase tax revenues which will directly benefit our Uplands communities’ impoverished and sensitive populations, including removal of blight, lower crime, safer neighborhoods, and access to better public services, ultimately improving the health of our community.

Table 2	US	IN	BTA	MTA
Median Household Income	\$78,538	\$70,051	\$14,461	\$43,672
Individuals Living in Poverty**	12.4%	12.2%	65.4%	19.8%
Children Living in Poverty**	16.3%	15.7%	23.3%	18.3%
Elderly Living in Poverty	10.4%	8.6%	50%	15%
Note: US/IN/BTA/MTA stats from 2023 ACS. ** Last 12 months				

greenspace, and connectivity through growing trail systems. The resulting resurgence of commerce will support new and revitalized local retail businesses which in turn will boost local employment with quality diversified jobs. Redeveloping brownfields will increase tax revenues which will directly benefit our Uplands communities’ impoverished and sensitive populations, including removal of blight, lower crime, safer neighborhoods, and access to better public services, ultimately improving the health of our community.

2.c. Greater Than Normal Incidence of Disease and Adverse Health Conditions: Contaminants from target area priority sites (1.b) have linkages to the health of area residents. Many of the priority sites are believed to be impacted by VOCs, PAHs, PFAS, petroleum, metals, asbestos, lead paint, etc. Studies on the health effects of exposure to these contaminants have been linked to higher incidences of cancer, thyroid conditions, and liver issues. As Table 3 indicates, **Lawrence and Monroe Counties have extremely high incidences of cancer and number of newborns with low birth weights, and Monroe has high deaths due to kidney disease, all of which are potentially linked to impact from nearby brownfields.** Though not available at the municipal level, this data is believed to be representative of the target areas due to the large number of economically impoverished people living in them.

There are 1,297 Bloomington/Mitchell sites with environmental records on the IDEM Database, the cumulative effects of which are likely to contribute to the adverse health conditions impacting local

residents. **Removing sources of environmental contaminants at target area brownfields will reduce exposure risks to underserved communities, reducing the disproportionate incidences of disease and other poor health outcomes that these residents are currently experiencing.**

2.d. Economically Impoverished/Disproportionately Impacted Populations: The public health impact from target area brownfields and industrial operations, and their proximity to our underserved populations, including impoverished residents, has disproportionately exposed them to environmental pollutants, resulting in an inability to maintain their health and wellbeing. Contaminants such as sulfur dioxide in the air from nearly 70 years of historic power generation at the Indiana University coal-fired plant (Monroe County), congestive highway traffic, and nearby heavy urban industry, have affected

Table 3 – Disproportionate Health Impacts

Disease/Health Condition ²	Monroe Co. Rate ³	Difference	Lawrence Co. Rate ³	Difference	IN Rate ³
Colorectal Cancer	---	---	52.5	25% higher	42.1
Pancreas Cancer Deaths	13.8	30% higher	15.0	42% higher	10.6
Leukemias Cancer	16.5	14% higher	16.1	11% higher	14.5
Kidney Disease Deaths	14.1	96% higher	---	---	7.2
Low Birth Weight Newborns	0.088	14% higher	0.082	6% higher	.077

¹ Out of 92 IN Counties ² Source: IN State Dept. of Health Cancer Data Dashboard (2018-2022)
³ Incidence per 100K Residents

residents' health. In addition, a large portion of Bloomington's and Mitchell's impoverished populations are concentrated in our target areas, putting them at higher risk from the effects of contaminants from years of industrial activity. Brownfield assessment, cleanup, and reuse strategies will improve the welfare of our underserved

populations in the BTA/MTA by eliminating the health risks they pose, and this EPA grant will play a crucial role, reducing threats by funding environmental investigation work needed to trigger stalled cleanup and end disinvestment in our target areas. New jobs in the BTA and MTA will create gainful employment for residents, reducing poverty and improving the state of our housing by redeveloping sites as mixed-use commercial, such as the Trades District Tracts 3-4, which is planned for a much needed hotel, bringing capacity and jobs to the BTA. Other federal programs (e.g. CDBG) will help to fund lead paint abatement and other residential improvements. Increased employment, higher wages, and new development on brownfield properties will create a sense of pride and ownership of the neighborhood, incentivizing investment in other area properties. New tax revenue will be generated and reinvested in the community. **Health indicators such as increased cancers, kidney disease deaths, and newborn low birth weights (2.c. Table 3) will no longer be influenced by environmental impacts caused by target area brownfields. This will be accomplished in areas where low-income and sensitive populations are concentrated.**

Community Engagement, 2.e. Project Involvement & 2.f. Project Roles: Several community organizations have pledged supporting roles for our brownfields program and grant (Table 4). This diverse assemblage of community groups is well suited to engage the community at a grassroots level. They have regional influence and local ties, maximizing the benefits they bring to the project.

Table 4 – Project Partners

Partner Name	Mission	Point of Contact	Specific Role in Project
Lawrence Co. Economic Growth Council	Support Lawrence County Businesses including startup support, workforce solutions, and technical assistance.	Dan Bortner, CEO dan@lawrencecountygrowth.com 812-275-4493	Community business advocate - educate the public on brownfields & benefits of reuse, dissemination of information, assist with site selection
Community Foundation of Bloomington & Monroe Co.	Encourage & manage philanthropic support for the long-term benefit of the community and residents.	Tina Peterson, President tinapeterson@cfbmc.org 812-333-9016	Community philanthropic organization - Provide project planning/funding, community liaison, provide meeting space; identify eligible projects
Regional Opportunity Initiatives (ROI)	Advance economic & community prosperity in the Indiana Uplands.	Tina Peterson, President tinapeterson@regionalopportunityinc.org 812-287-8116	Regional partnership - provide project planning & funding, community liaison, identify eligible projects

Greater Mitchell Chamber of Commerce	Promote business development, growth, & retention while fostering community involvement	Toya Lamm, President mitchellchamber@frontier.com 812-849-4441	Community business advocate - identify potential buyers for brownfields properties, disseminate information, assist with site selection
Summit Hill Community Development Corporation	Create vibrant communities for low income individuals, seniors, and families; provide quality affordable housing, & community development	Ryan Still, Director of Real Estate Development info@shcdc.org 812-339-3491 Ext. 116	Community subsidiary of Bloomington Housing Authority - Provide meeting facilities, educate public on brownfields/benefits for low-income housing, assist with site selection

2.g. Incorporating Community Input: CFB has a culture of community involvement that we will maintain throughout this grant. **A total of 8-12 public meetings will be held during the 4-year grant** to maintain stakeholder engagement and continue to gather input on site selection, prioritization, assessment needs, cleanup decisions, mitigation measures from the cleanup and redevelopment activity, and reuse planning. Outreach events, open to the general public, will be advertised through municipal and partner websites, local papers, radio, and social media platforms (earned media and other low-cost, no-cost or in-kind methods) ensuring that the entire community has an opportunity to provide input. The community will be updated on progress throughout the grant and will have the opportunity to share input through comment opportunities on CFB and partner websites. For residents with limited internet or cellular network access, paper surveys will be available at local businesses, enabling community input for those without access to digital resources. We will advertise meetings, interpret presentations, or translate documents in Spanish or other languages as needed. We have already begun engaging target area residents, business owners, not for profits, churches, and other community advocates to solicit their input regarding our brownfield project and will continue to do so during the grant period. A public meeting will be held in the first two quarters of the grant period to discuss the goals of the grant, initial planned activities, and a schedule for future community involvement. For subsequent meetings, personal invitations will be sent to residents directly impacted by priority sites, neighborhood groups, lenders, area businesses, and developers to maximize the engagement of these stakeholders. Regional developers will be contacted through community Planning Commissions, and Chambers of Commerce to bring awareness of the redevelopment opportunities priority sites offer. When developers are identified, they will attend public meetings to describe their plans for reuse. As a project progresses, we will actively involve target area stakeholders in the decision-making process regarding site prioritization, assessment, site marketing, cleanup planning, and feedback on site reuse. As stakeholder input is received, we will evaluate it against our development goals and available resources, adopting input that feasibly meets these criteria.

3) Task Descriptions, Cost Estimates, & Measuring Progress -- Description of Tasks/Activities & Outputs: CFB will begin activities immediately upon award confirmation, working to prepare a Work Plan for approval by EPA’s PM/PO. No subawards or participant support costs are planned. After the Cooperative Agreement period begins, CFB and its QEP will complete the following tasks:

Task /Activity 1: Program Management, Training Support, Brownfield Inventory/Prioritization

a. Project Implementation: CFB staff will travel to regional and national brownfields conferences/meetings, participate in calls, meetings, and correspondence between CFB, QEP, EPA, etc. to manage the grant’s Cooperative Agreement. We will complete Quarterly, DBE, Annual reports, and ACRES database entries, and will carefully track contractor costs, comparing to the budget, expenditures, project progress, and milestones to ensure the timely expenditure of grant funds within the prescribed 4-year project period. CFB, with QEP support, will continue to develop a brownfield inventory and will use it as a tool to help accomplish brownfield reuse goals. Inventoried sites will be prioritized based on the following criteria, in no particular order: 1) reuse potential, 2) potential for environmental or human health impact, and 3) community input. Additional sites will be identified and prioritized in accordance with the criteria and procedures specified in **1.c. Identifying Additional Sites.**

b. Schedule: A QEP will be selected through a competitive bidding process in compliance with federal procurement regulations (2 CFR 200.317 - 200.326) prior to the start of the Cooperative Agreement period. Correspondence between CFB and the QEP will occur at least monthly, with more frequent

coordination as project activities require, throughout the grant period. CFB will update and prioritize the brownfield inventory during the first two quarters of the grant, then as needed for the remainder of the period. ACRES updates will be completed at least quarterly throughout the grant period.

c. Task/activity Leads: CFB and our QEP will act as the task/activity lead.

d. Output(s): CFB staff will travel to regional and national brownfields conferences and meetings. Deliverables under this task include maintenance of a prioritized brownfield inventory and completion of required project performance reporting, including 16 Quarterly Reports, regular ACRES data entries, four MBE/WBE reports, four annual reports, etc. CFB will also conduct ongoing coordination calls, host 8-12 public meetings to update communities on the brownfield program, and maintain regular correspondence between the city, QEP, EPA, and other partners to effectively manage the grant's Cooperative Agreement.

Task/Activity 2: Environmental Investigation

a. Project Implementation: Prior to applying for site eligibility, an access agreement will be prepared and executed for each site being considered. Eligibility determinations will be completed under this task and the QEP will complete Phase I ESAs on sites selected by CFB. All Phase I ESAs will be conducted by/in accordance with the applicable ASTM standard for Phase I ESAs (E1527-21) and the All Appropriate Inquiry (AAI) rule. Areas of focus will include those already determined in the inventories as priority sites listed in Table 1; The QEP will prepare a Quality Assurance Project Plan (QAPP) as well as Sampling & Analysis Plans/Health & Safety Plans (SAP/HASP) for EPA approval. Once approved, the QEP, directed by CFB, will complete Phase II ESAs based on environmental conditions identified in the Phase I ESAs.

b. Schedule: Site access will be obtained, eligibility determinations requested, and access finalized for initial investigation sites in the early second quarter of the grant period. Phase I ESAs will begin in the second quarter of the grant period. A QAPP will be submitted to EPA for review and approval, with Phase II ESAs beginning in the third quarter following QAPP approval. All Phase I ESAs will be completed by the end of the 15th quarter of the grant period, and all Phase II ESAs will be completed, with final contractor invoices submitted, no later than 45 days before the end of the grant period.

c. Task/activity Leads: CFB and our QEP will act as the task/activity lead.

d. Output(s): Outputs will include the completion of 12 Phase I ESAs, preparation and approval of a QAPP and SAP/HASP, and completion of an estimated 10-12 Phase II ESAs.

Task/Activity 3: Clean-up Planning:

a. Project Implementation: The QEP, directed by CFB, will prepare site specific clean-up plans/documents, including: Analysis of Brownfield Cleanup Alternatives, remediation plans, site closure letter requests, and clean-up funding development (1.g).

b. Schedule: Clean-up planning will be prepared after completion of Phase I and II ESAs when contamination is identified and cleanup is necessary. Activities under this task will continue through the grant period.

c. Task/activity Leads: CFB and our QEP will act as the task/activity lead.

d. Output(s): Approximately 5-10 cleanup planning documents will be completed.

Task/Activity 4: Community Outreach & Involvement:

a. Project Implementation: 8-12 public meetings will be held at various venues throughout Upland communities during the grant period to update ESA progress and seek public input/involvement. Printed project/site information and marketing documents will also be funded under this task. CFB will complete this task, assisted by the QEP, who will manage the technical aspects of our outreach program, and will attend/participate in outreach events. Social media outlets and online media will be developed/maintained, and outreach efforts will inform the public on the progress of brownfield investigation/cleanup planning and provide marketing resources for future development.

b. Schedule: Two to three public meetings will be held each year, with the first planned for the second quarter of the grant period.

c. Task/activity Leads: CFB and our QEP will act as the task/activity lead.

d. Output(s): 8-12 public meetings will be held to update communities on the brownfield assessment

progress and seek public input and involvement. Outputs will include supplies such as printed flyers, advertising materials, postage, etc.

We will work diligently to ensure startup activities are completed per the schedule above. CFB will allocate all grant funds to project properties before the final quarter of the grant period to ensure that grant task activities are completed before the end of the 4-year Cooperative Agreement contract. Because there is an extremely high demand for assessments and site access has already been obtained for some of the highest priority sites in 1.b., it is likely that funds will be spent prior to the end date. We are proactively communicating with representatives of privately-owned brownfields to gain access and resolve issues in anticipation of this grant funding as well as non-grant funded assessment activities. Such communication initiates the process for eventual property transfer and reuse, and creates a positive dialog between property owners, local government, and impacted citizens.

3.e. Cost Estimates: The costs outlined in Table 5 were developed anticipating tasks necessary to efficiently identify, characterize, and plan for the remediation of the priority sites listed in Table 1. Please note, CFB will allocate \$407,100 (81% of total grant funds) to Phase I and II ESAs.

Table 5 Budget	Budget Categories ¹	1. Program Mgmt, Training Support, Inv / Prioritization	2.Phase I / II ESAs	3. Clean-up / Reuse Planning	4. Community Outreach & Involvement	Budget Category Total
Direct Costs	Travel	\$8,260				\$8,260
	Supplies				\$125	\$125
	Personnel	\$12,000			\$4,800	\$16,800
	Contractual ²	\$24,225	\$407,100	\$30,000	\$13,490	\$474,815
TOTAL BUDGET		\$44,485	\$407,100	\$30,000	\$18,415	\$500,000

¹Table 5 only includes budget categories with costs. ²In accordance with Federal, State, and local procurement regulations.

Grant tasks will be completed at the anticipated costs per unit with the following outputs:

1. Program Management & Training Support, Inventory/Prioritization: \$44,485 – **Travel:** Attend two (2) National Brownfield Conf.: airfare x 4 @ \$2,500, 2 rooms, 6 nights lodging @ \$3,300, meals @ \$1,020, ground transportation @ \$400, conf. reg. @ \$1,040 = \$8,260; **Personnel:** Direct admin. Cost includes 200 hrs. \$60/hr. = \$12,000; **Contractual:** total \$24,225, includes 115 hrs. \$95/hr. = \$10,925 for inventory, & 140 hours \$95/hr. = \$13,300 for program mgmt.

2. Env. Investigation: \$407,100 – **Contractual:** 13 Phase I ESAs at an average cost of \$3,700 each = \$48,100, & 10 Phase II ESAs at an estimated average cost of \$35,900 each = \$359,000. Though our budget will support 11 Phase I’s and 10 Phase II ESAs, we understand that large sites may need more investment requiring us to realign the budget during the grant period. Areas of focus will include those already determined in the inventories as priority sites listed in 1.b.

3. Clean-up & Reuse Planning: \$30,000 – **Contractual:** 5-10 ABCAs/Clean-up plans or Re-use plans expected to cost \$3,000-\$6,000 each = \$30,000.

4. Community Outreach & Involvement: \$18,415 – **Supplies:** printed flyers, advertising, grant fact sheets, outreach visual aids, postage, etc. = \$125; **Personnel:** Direct admin. Cost includes 80 hrs. \$60/hr. = \$4,800; **Contractual:** 142 hours at an estimated \$95/hr. = \$13,490.

3.f. Plan to Measure & Evaluate Environmental Progress & Results: We will track, measure, and evaluate progress through meeting minutes, Quarterly & Annual Financial Reports, monthly review/analysis of grant performance, ACRES entries, and completion of Work Plan tasks. If planned outputs are not achieved or project milestones (3.b) are not met, we will create a corrective action plan to identify deficiencies and make appropriate adjustments to achieve anticipated outputs on schedule. This Grant will also have the following measurable outcomes: sites/acreage assessed, jobs created/retained, redevelopment complete, parcels cleaned up/redeveloped, acreage made ready for greenspace/recreation, and leveraged monies. These and other statistics will be included in Quarterly Reports and ACRES submittals as data becomes available, which allows EPA to evaluate and highlight program successes. At the close of the grant, CFB staff will provide a summary report to EPA and our residents. After evaluation of sites is done, it is in the CFB’s best interest that redevelopment happens. Outputs and outcomes following the close of the grant will be uploaded to EPA’s ACRES page for continued monitoring of the program’s success.

4) Programmatic Capability & Past Performance -- Programmatic Capability 4.a. Organizational Capacity, 4.b. Organizational Structure & 4.c Description of Key Staff: CFB's grant management staff will manage this grant. They have previously managed many other economic development resources valued at well over \$20M over the past 5 years and have the technical, financial, and administrative ability to implement this grant project successfully. Mr. John Zody, Executive Director, will serve as Project Manager. Previously, Mr. Zody was Director of HAND for the City of Bloomington, where he managed and implemented all operations and programs under the department, and is familiar with overseeing redevelopment activities and coordinating complex initiatives. Mr. Zody additionally has more than 25 years of public service at the federal, state, and local levels. Mr. Zody will be assisted by Ms. Emma Yoder, Program Coordinator for CFB, and by Ms. Annakim Joseph, Controller for the Community Foundation of Bloomington & Monroe County, who will act as Grant Financial Manager. Zody, Yoder, and Joseph will aggressively use their brownfield redevelopment and community development experience to seek redevelopment opportunities for sites without secured redevelopment contracts. In the unlikely event that a member of the team leaves their job prior to the completion of grant tasks, the depth of the CFB team will allow for a seamless transition to other experienced members.

4.d. Acquiring Additional Resources: CFB and our QEP will make every effort to contract with local business enterprises and local consultants/contractors who hire locally, when possible, and we will require our QEP to make every effort to do the same. CFB staff has a history of working cooperatively with state and federal environmental agencies and engaging qualified environmental consultants. Through a competitive bidding and procurement process, consistent with 2 CFR Part 200, RCU will select a QEP with experience assessing brownfields, and working with IDEM/IBP. The team and execution plan outlined above will ensure timely and successful expenditure of funds within the 4-year project period. This team will be supported by Uplands community departments including planning, finance, utilities, engineering, legal department, and offices of the mayors as necessary. We will work with the Small Business Administration (SBA) to identify small businesses in the area with strong labor practices who have been vetted by the SBA as qualified to perform remediation activities and other contracted services. We will also work with local organizations (2.e) to link our community members to job opportunities related to the investigation, remediation, and reuse of brownfields.

Past Performance & Accomplishments, 4.e.1. Currently Has or Previously Received an EPA Brownfields Grant: CFB currently has \$500K FY23 EPA Community Wide Brownfields Assessment Grant (BF00E03546 - 10/01/2023-09/30/2027). Skillful execution of our Work Plan expended 86% of grant funds by 9/30/2025. To date, all outputs/outcomes (completed brownfield inventory, community engagement, 24 Phase I ESAs, QAPP, 11 Phase II ESAs, 3 remediation plans, reporting & ACRES entries) have been met and are accurately reflected in the ACRES system. **To date, over \$63.5M has been leveraged from work performed during our FY23 grant with much more leveraging imminent.**

4.e.2 Compliance with Grant Requirements: CFB is fully compliant with the terms and conditions of our current Cooperative Agreement. All Work Plan goals, outputs, and outcomes will be achieved before 9/30/2026, and all reports including Quarterly Reports, Annual Reports, MBE/WBE Utilization Reports, ACRES submissions, etc. were completed in a timely manner, and no corrective measures were needed. As with our previous grant, CFB has a clear plan to aggressively address targeted brownfields in the community, and firm leveraging commitments to redevelop sites into viable assets. Due to budget constraints, lower tax revenues, and pressures to complete projects necessary to maintain our infrastructure, EPA grant funding is the only way we will successfully redevelop brownfields.

2.B. Threshold Criteria for Assessment Grants

2.B.(1) Applicant Eligibility

- a. CDFI Friendly Bloomington (CFB) (applicant) is a non-profit organization with 501(c)(3) tax-exempt status (documentation attached). The applicant is therefore eligible to apply for and receive U.S. EPA Brownfields Assessment Grant funding.
- b. CFB is not exempt from Federal taxation under section 501(c)(4) of the IRC.

2.B.(2) Community Involvement

Involving our community and soliciting feedback regarding Brownfields activities and redevelopment plans are essential to our community's Brownfields program's success. Communication is a two-way process, and our ultimate goal is to keep the community informed and involved so they remain aware of potential concerns, questions, and solutions. 8 to 12 outreach events (2-3 per yr.) will be held throughout the grant period to maintain stakeholder engagement and continue to gather public input on site selection and prioritization, assessment needs, cleanup decisions, mitigation measures from cleanup/redevelopment activity, and reuse planning. Outreach events, open to the general public, will be advertised through municipal and partner websites, local papers, radio, and social media platforms (earned media and other low-cost, no-cost, or in-kind methods) ensuring that the entire community has an opportunity to provide input. When social distancing or other restrictions limit in-person community meetings due to COVID-19 or other causes, we will follow existing recommendations/guidance including EPA's Office of Land and Emergency Management *Socially Distant Engagement Ideas for EPA Brownfield Grant Applicants* that discusses Virtual Tools (online meeting platforms, social media, QR codes, web page or email updates, etc.) and Non-Digital Approaches (phone or conference calls, flyers, newspaper ads, local TV, and radio, etc.). See Sections 2.g of the Narrative/Ranking Criteria for further information.

2.B.(3) Expenditure of Existing Grant Funds

CFB received a FY2023 EPA Community Wide Brownfields Assessment Grant. Payment was received from EPA (drawn down) for over 70% of that Assessment Cooperative Agreement by October 1, 2025. Documentation is attached.

2.B.(4) Contractors and Named Subrecipients

CFB has not procured/named any contractors or subrecipients.