Brownfields Revolving Loan Fund

What is the Brownfields Revolving Loan Fund?  
The Brownfields Revolving Loan Fund (RLF) provides qualified applicants with money to clean up contaminated properties. The money is dispersed in the form of low interest loans.

About the Brownfield Program  
The program encourages the redevelopment of contaminated land, so they can be returned to useful, tax producing properties that generate jobs.

What is a Brownfield?  
The federal Brownfields Law defines a Brownfield Site as: real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant (42 U.S.C. 9601). In general, a Brownfield can be thought of as property that has lost value because of the perception that the site might be contaminated.

Who is Eligible to Apply for RLF Loans?  
Loans: private entities, cities, tribes, non-profits, and quasi governmental entities

Ineligible Sites for the Brownfields Revolving Loan Fund (RLF):  
- Listed/proposed to be listed on the National Priority List (NPL)
- At which a removal action must be taken within six months
- Where a federal/state agency is planning or conducting a response or enforcement action
- Required Documentation: 
  - Before the cleanup project can commence, the documents below must be submitted to DEQ.
  - EPA Eligibility Form
  - Loan Application and Promissory Note
  - Community Relations Plan (CRP)
  - Quality Assurance Project Plan (QAPP)
  - Analysis of Brownfield Cleanup Alternatives (ABCA)
  - A work plan (or Project Design for an asbestos abatement)

Other documentation that must be submitted to DEQ:
- Davis-Bacon Act wage forms and interview forms for cleanup workers
- Final report

Note: The QAPP and CRP are reviewed by EPA. The ABCA must be made available to the public (30 days) for review and comment. A public notice in a newspaper local to the site is required to advertise the ABCA public comment period.
RLF Facts:
- The RLF requires a 20% match.
- The borrower must own the property.
- In order to qualify for a loan, the property owner must be a bona fide purchaser.
- The Oklahoma Department of Commerce (ODOC) serves as DEQ’s fund manager for RLF loans. ODOC’s requirements must be met for a loan.
- The CRP, QAPP, ABCA, and work plan must be finalized and approved by DEQ prior to the commencement of any actual cleanup work.
- RLF funds are available on a reimbursable basis and proof must be shown that contractors and consultants have been paid prior to reimbursement.
- The Davis-Bacon wage forms and interviews must be conducted for cleanup workers.

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Note: This fact sheet is meant to be an overview of the Revolving Loan Fund (RLF). Some information may have been left out for simplicity. If you have any questions about the RLF, please contact DEQ.

DEQ Land Protection Division
Brownfields Program:
www.deq.state.ok.us/lpdnew/brownfindex.html