

Connecticut Department of Economic & Community
Development

Office of Brownfield Remediation & Development

Building Your Redevelopment Capital Stack Presentations from public funding partners

Agenda

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Binu Chandy

02 CT Green Bank

Peter Ludwig/Alysse Lembo-Buzzelli 03 SHPO Programs

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Deborah Alter

06 DOH

Miguel Rivera

07 DEEP

Amanda Limacher/ Meena Mortazavi 08 EPA/UConn

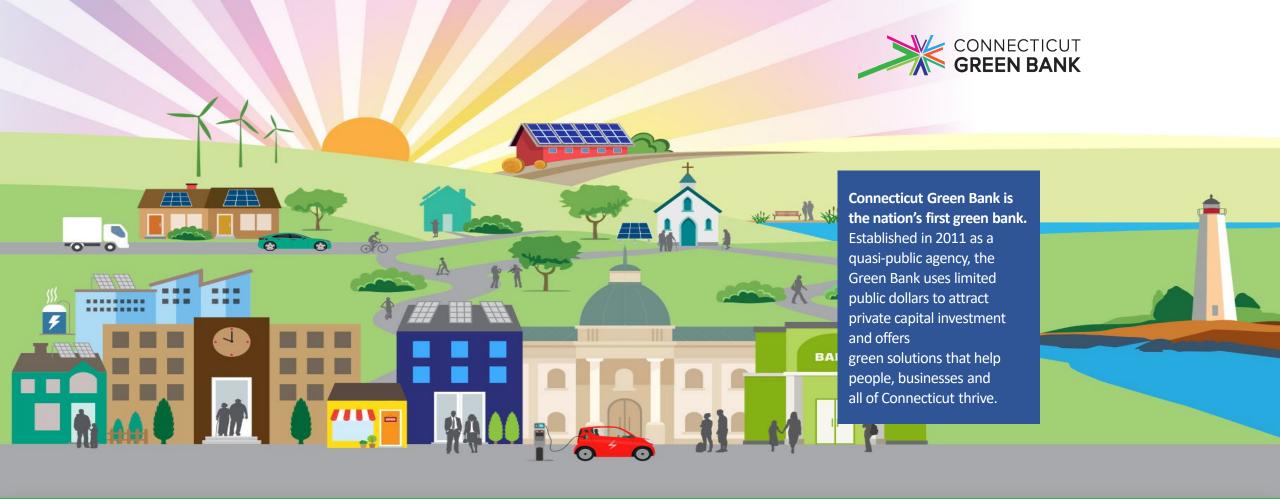
Marisa Chrysochoou/ Randi Mendes



O1 CT Green Bank C-PACE for New Construction with the Connecticut Green Bank

Peter Ludwig, Senior Manager, Market Engagement and Alysse A. Lembo-Buzzelli, Associate Director, Financing Programs - Connecticut Green Bank

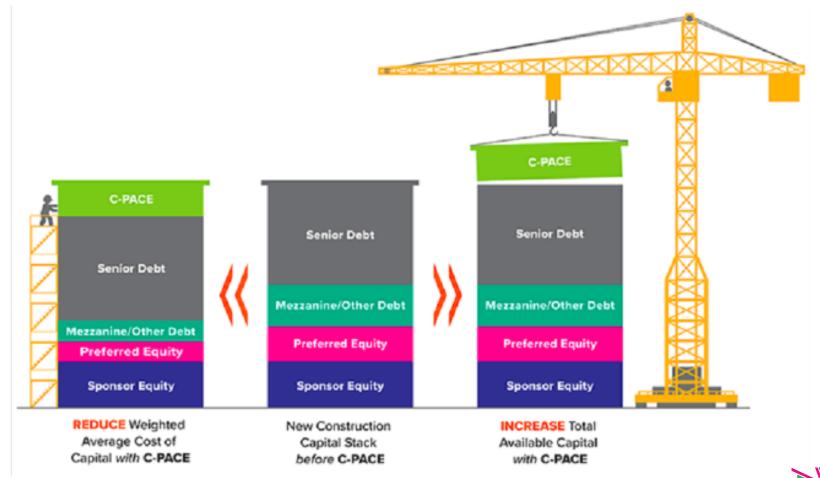




Our mission is to confront climate change by increasing and accelerating investment into Connecticut's green economy to create more resilient, healthier, and equitable communities.

Guiding this mission is our vision for "...a planet protected by the love of humanity."

C-PACE new construction financing





C-PACE new construction financing



- 1. Developers demonstrate their building's designed energy performance through a whole-building energy model or HERS Index rating.
- 2. The building's designed energy performance above code determines the percentage of total eligible construction cost (TECC) -available-for C-PACE-financing

"bonus technologies" provide access higher percentages of financing:

- EV charging stations (level 2 or better)
- Solar PV
- Battery storage systems
- Networked lighting controls
- Hardwired smart plug load controls
- Passive window shading systems
- High-efficiency heat pumps
- Heat pump water heaters
- Fuel cells

C-PACE Example



Table 1- Whole Building Energy Model Path Eligible Financed Amount						
IECC Code Year	Min. Energy Performance Above Code to be eligible for C-PACE Financing	C-PACE Financed Amt. of TECC	C-PACE Financed Amt. after Addition of Min. 2 Bonus Technologies	C-PACE Financed Amt. after Addition of Min. 4 Bonus Technologies	C-PACE Financed Amt. Designed for Net Zero	
2021	5%	20%	25%	30%		
2021	10%	25%	30%	35%	35%	
2018 or pric	10%	20%	25%	30%	35%	
2018 or prior	20%	25%	30%	35%		

•Example:

- •Total eligible construction costs are \$30,000,000
- •A project is complying with *IECC 2021*
 - •The energy model demonstrates that the building will be **10% better than** code
 - •The design includes **2** bonus technologies

Summary: Project can access *30% of* eligible construction costs from C-PACE program or \$6,000,000.

Solar Programs



solar ppa



- Go solar with no-upfront installation costs
- Solar offsets electricity usage on site reduces energy demand
- Pay for the energy that the system produces from the Connecticut Green Bank at a rate lower than your current utility rate
- Green Bank manages the operations & maintenance of the system over the term of the power-purchase agreement
- Eligible property types:
 - Commercial
 - Non-profit
 - Industrial
 - Multifamily (5 units or greater)
 - · Municipal or state-owned

solar roof lease



- Go solar with no-upfront installation costs
- Solar <u>does not</u> offset electricity usage on site – all solar energy is sold to the utility
- Receive a fixed annual payment from the Connecticut Green Bank over the term of the lease agreement
- Green Bank manages the operations & maintenance of the system over the term of the lease agreement
- Eligible property types:
 - Commercial
 - Non-profit
 - Industrial
 - Multifamily (5 units or greater)
 - Municipal or state-owned

c-pace



- Low-cost, long-term financing for up to 100% of the costs of the solar system
- Financing secured by a senior benefit assessment lien that transfers upon ownership and requires subordination from any existing debt-holders
- Repaid over up to 25 years with fixed interest rates
- C-PACE Technical Review requirement ensures that savings are expected to exceed building owner investment
- Eligible property types:
 - Commercial
 - Non-profit
 - Industrial
 - Multifamily (5 units or greater)



C-PACE for Resilience

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02 State Historic Preservation Office (SHPO)Funding Opportunities from the SHPO Office

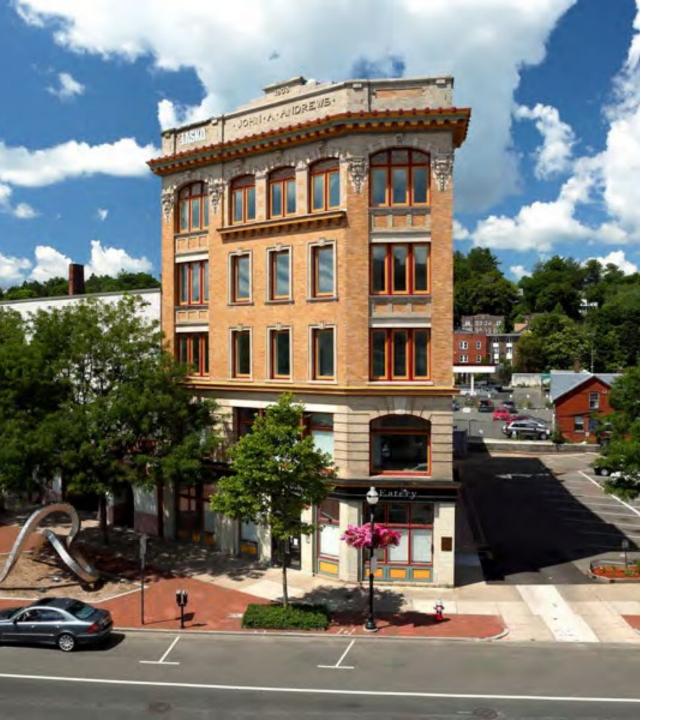
Julie Carmelich, Historian, State Historic Preservation Office, DECD



What is the State Historic Preservation Office?

- The State Historic Preservation Office (SHPO) is responsible for overseeing the governmental program of historic preservation for Connecticut's citizens.
- Every state in the country, the US territories, and Washington DC has a SHPO.
- SHPO administers a range of federal and state programs that identify, register and protect the buildings, sites, structures, districts and objects that comprise Connecticut's cultural heritage.
 - 1. Keeps and maintains the State and National Register of Historic Places
 - 2. Carries out the duties under Section 106 of the National Historic Preservation Act and the CT Environmental Policy Act
 - 3. Administers state and federal historic rehabilitation tax credit programs
 - 4. Provides grant funding to municipalities and non-profit organizations
 - 5. Works with municipalities to establish Certified Local Governments
 - 6. And Much More





Historic Tax Credits

- Federal Historic Preservation Incentives Tax Credit
- CT Historic Rehabilitation Tax Credit (C.G.S. §10-416c)
- CT Historic Homes Tax Credit (C.G.S. §10-416)

Historic Homes Rehabilitation Tax Credit C.G.S. Section 10-416

- The Property must be listed on either the state or national register of historic places
- Provides a 30% tax credit, up to \$30,000 per dwelling unit, for the rehabilitation of one to four family buildings
- All proposed work must be reviewed and approved by the SHPO prior to the start of construction
- A minimum of \$15,000 in *qualified rehabilitation expenditures* must be incurred to qualify. Qualified rehabilitation expenditures are hard costs associated with the rehabilitation; site improvements and non-construction costs are excluded
- All work must comply with the Program's Standards for Rehabilitation
- As of January 1, 2024, the credit cannot be sold to a C Corporation





Federal Historic Tax Incentives Program

- Offers a 20% tax credit for the rehabilitation of income-producing properties
- All work must meet the Secretary of the Interior's Standards for Rehabilitation
- Buildings must be listed on the National Register of Historic Places
- Must be used by a person or entity with an ownership stake in the property
- Three Part application process preapproval strongly encouraged



Historic Rehabilitation Tax Credit

C.G.S. section 10-416c

- Offers a 25% tax credit on qualified rehabilitation expenditures. An additional 5% is available if the project has an affordable housing component or is in a designated opportunity zone
- The program is intended to put vacant or underutilized buildings back in service. It is not a maintenance and repair program
- Properties must be listed on either the State Register or National Register of Historic Places
- All work must meet the SOI Standards for Rehabilitation
- Only C Corporations paying taxes under Chapters 207-212 of CGS can use the credit
- The program has an annual allocation of \$31.7 million and a per project cap of \$4.5 million



Application Process/How to Apply

State Historic Tax Credit	Federal Historic Tax Incentives Program
Part 1- Determination of Historic Structure Status	Part 1 – Evaluation of Significance
Part 2 – Request for approval of Proposed Rehabilitation Plan	Part 2 – Description of Rehabilitation
Part 3 – Request for Preliminary Certification and Reservation of Tax Credits	
Part 4 – Request for Certification of Completed Rehabilitation	Part 3 – Request for Certification of Completed Work
Part 5 – Request for Issuance of Tax Credit Voucher	

Important elements of application - photographs: dated with a photo key; at least 40% design level drawings; demonstrated proof of project financing/viability

The SHPO and NPS have 30 days to review each application. Federal applications come to the SHPO for review first. The SHPO then submits the application to the NPS along with a recommendation.

Not sure about NR/SR listing? Visit ConnCRIS - https://conncris.ct.gov/





Grant Opportunities

- Survey and Planning Grant
- Historic Restoration Fund Grant

Partners in Preservation Grant

Certified Local Government Grants

Good to Great Grants



Contact Info

SHPO Website:

https://portal.ct.gov/decd/content/historicpreservation/06_about_shpo/about-shpo-new

Julie Carmelich, Historian Julie.Carmelich@ct.gov 860.500.2362



03 Community Investment Fund 2030

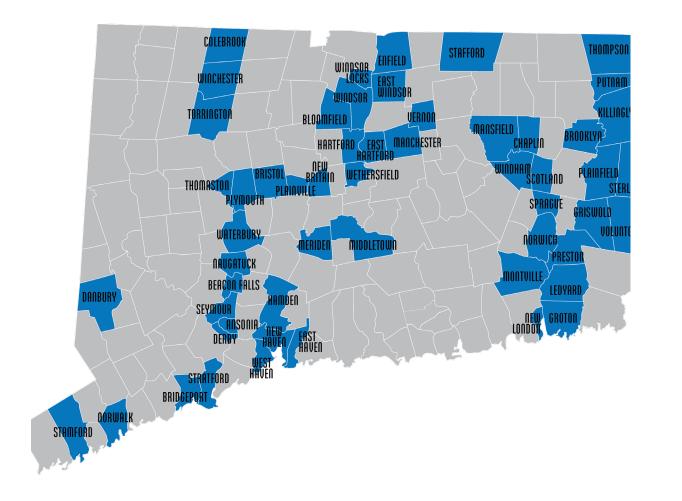
Melinda Wilson, Assistant Director, Community Investment Fund 2030, DECD



Community Investment Fund 2030

The Community Investment Fund 2030 (CIF) will foster economic development in historically underserved communities across Connecticut. CIF will provide a total of up to \$875 million to eligible municipalities as well as not-for-profit organizations and community development corporations that operate within them.





ELIGIBLE PROJECTS

- Promote economic or community development in the municipality where the project is located; and
- 2. Further consistent and systemic fair, just and impartial treatment of all individuals, including individuals who belong to underserved and marginalized communities

DISCLAIMER: The information provided herein is a summary of publicly available documents regarding the Community Investment Fund (CIF) and should not be relied upon in lieu of the formal Notice of Funding Availability and Program and Policy Guidelines documents which can be found on the CIF website.



PROJECT CATEGORIES

- Capital Improvements e.g., Brownfields remediation, affordable housing, infrastructure improvement
- Small Business Support Programs e.g., a revolving loan program or start-up funding to establish a new small business
- **Planning** e.g., community engagement, studies, engineering, architectural plans, set award amount of \$250,000

DISCLAIMER: The information provided herein is a summary of publicly available documents regarding the Community Investment Fund (CIF) and should not be relied upon in lieu of the formal Notice of Funding Availability and Program and Policy Guidelines documents which can be found on the CIF website.





PROJECT BUDGET

- Minimum CIF Grant Request \$250,000
- Minimum Capital and Small Business Program Project Budget \$1,500,000
- No limit to the grant request
- Must be submitted on the CIF Round 5 Sources & Uses Budget template

CIF APPLICATION

PLANNING YOUR APPLICATION

- Community Involvement
- Diversity and Inclusion
- Quantifiable Outcomes (SMART)
- Site Control
- Prevailing Wage
- Other funding sources

DECD - BEST PRACTICES

- Strong Project Readiness
- Leveraging Funding
- Realistic/Comprehensive Budget
- Limit Soft Costs
- Comprehensive Project Plan



ROUND 5 TIMELINE

- April 29, 2024 Round 5 Notice of Funding Issued/ Portal Opens
- June 21, 2024 12pm NOON Deadline to submit applications
- September 10, 2024 CIF Board Meeting to review and recommend applications to Governor
- Governor reviews and issues final recommendations for approved projects
- 60 Days from CIF Co-Chairs submitting projects to Governor- State Bond Commission meets to Issue Final Approvals



Contact Info

CIF 2030 website:

https://portal.ct.gov/communityinvestmentfund?language=en_US

Melinda Wilson, Assistant Director <u>Melinda.Wilson@ct.gov</u> 959-895-5517



04 CT Housing Finance Authority (CHFA)Multifamily Rental Housing Funding Programs



Deborah Alter, Senior Program officer – Program Administration, CT Housing Finance Auhtority



Multifamily Rental Housing Funding Programs

- Low-Income Housing Tax Credit Program
 - Federal tax credit program
- Tax-Exempt Bond Mortgages
- Taxable Bond Mortgages
- Housing Tax Credit Contribution Program
 - State tax credit program
- Build for CT

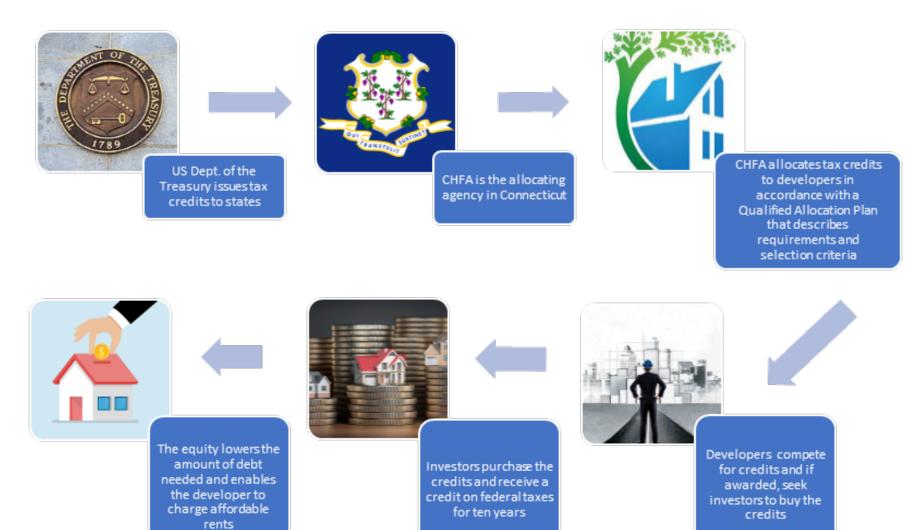


Low-Income Housing Tax Credit Program (LIHTC)

- Created by Congress in 1986 in IRS's Internal Revenue Code Section 42
- Purpose: Encourage the creation of affordable rental housing by providing financial incentives to the private sector to invest in affordable housing
 - Minimum number of units must be income-restricted for lowincome households
 - Tenants pay no more than 30% of their income for rent
- Results: Homes that provide low-income residents with a safe, high-quality place to live



How the Low-Income Housing Tax Program Works



9% Low-Income Housing Tax Credit Program

- Connecticut receives a limited amount of 9% credits annually based on population
- Awarded via an annual competitive process
 - Extremely competitive with CHFA typically receiving requests totaling two to three times the number of available credits
- Two Classifications of 9% LIHTC projects
 - Preservation
 - Existing, occupied housing being renovated or replaced with no loss of units
 - Not scored but evaluated based on priorities listed in QAP
 - New Construction
 - Scored based on criteria outlined in the QAP



4% Low-Income Housing Tax Credit Program

- Must be paired with Tax-Exempt Bond financing
 - TEB loan must cover at least 50%* of eligible development costs
- Not currently awarded competitively
- Applications accepted on a rolling basis

*Legislation under consideration by Congress may reduce this to 30%



9% vs. 4% Example

	9%	4%
Total Development Cost:	\$20,000,000	\$20,000,000
Ineligible costs:	(\$3,000,000)	(\$3,000,000)
Eligible Basis:	\$17,000,000	\$17,000,000
Eligible Basis	\$17,000,000	\$17,000,000
LIHTC percentage	9%	4%
Annual LIHTCs	\$1,530,000	\$680,000
X 10 years	10	10
Total LIHTCs	\$15,300,000	\$6,800,000
Total LIHTCs	\$15,300,000	\$6,800,000
Credit Pricing	\$0.90	\$0.90
LIHTC Equity	\$13,770,000	\$6,120,000
Amount to be funded from		
other sources:	\$6,230,000	\$13,880,000

Low-Income Housing Tax Credit Program Compliance

- LIHTC Program requires ongoing compliance during the initial 15-year compliance period, and the 25-year extended use period
 - Annual tenant income recertification
 - 20% of low-income tenant files and units inspected at least every three years
- It is important to choose an experienced development team
 - Development Consultant
 - Property Management Company



CHFA Mortgages

- Fixed Rate
- Construction-only, construction to permanent and permanent only loans available

Tax Exempt Bond Mortgages

- Generates 4% low-income housing tax credits
 - Cannot be used with 9% LIHTC program per IRS Code
- Terms and amortization period of 30, 35, or 40 years

Taxable Bond Mortgages

- Can be used with or without 9% low-income housing tax credits
 - CHFA target is 80% of the units restricted to low- and moderate-income households for non-LIHTC deals
- 35-year term with up to 40-year amortization



Housing Tax Credit Contribution Program

- Provides a credit to State taxes for businesses making contributions to affordable housing programs developed or sponsored by non-profit corporations
- CHFA allocates up to \$10 million in state tax credits through an annual competitive funding round
- Each non-profit can receive up to \$500,000 per year
 - No one development may receive more than \$1.5 million in total over three consecutive funding years
- Quarterly reporting is required
- Applications for the next round will be due May 31, 2024



Build for CT

- Incentive for developers of market rate multifamily properties to restrict a minimum of 20% of the units to households earning 60% - 120% of Area Median Income
 - Better than market loan terms
 - Must provide discounted rents on restricted units
 - Affordability term is a minimum of 6 years from initial CO
- CHFA partners with participating lenders
 - Build for CT loan is subordinate to primary lender
- Loan types are construction to permanent and forward committed permanent



Contact Information

Debbie Alter, Senior Program Officer – Program Administration <u>deborah.alter@chfa.org</u> 860-571-4234

https://www.chfa.org/

Thank you!







05 Dept. of HousingFunding Opportunities Overview

Miguel Rivera, Director, Housing and Community Development, Department of Housing



Funding Opportunities Overview

Miguel A. Rivera, Director
Housing and Community Development
Department of Housing
505 Hudson Street, Hartford, CT 06106

Phone: 860-270-8012

Cellular: 860-680-2416

Email: rivera.miguel@ct.gov







State Budget Overview

- \$200 Million annual Housing Trust Fund and Affordable Housing Program (AHP/FLEX) Goal of 4,000 units
- \$200 Million Middle Income/Workforce Housing
- \$150 Million Time to Own



Federal Budget Overview

- \$11 Million annual HOME Investment Partnership Program
- \$4 Million National Housing Trust Fund
- \$13 Million Community Development Block Grant



State Priorities at a Glance

80%+ of proposed units targeted to 30% to 80% Area Median Income (AMI) restrictions

20% may be unrestricted

Unit sizes/mix supported by identified by the community needs up to 40-year affordability period preferred (loans and grants)

Other Important Considerations:

Non-profit sponsors creating units to primarily serve persons with disabilities, veterans, or homeless families or individuals should contact DOH for applicable assistance limits

Applicants must submit a plan compliant with Procurement and other Agency requirements including Environmental Reviews



Working with DOH & Planning Basics

Development Engagement Process (DEP) held bi-annually in conjunction with CHFA to solicit and track the progress of projects, Invitation to Apply is extended with a favorable recommendation to the Commissioner

The consolidated Application contains comprehensive requirements for funding that both DOH & and CHFA use

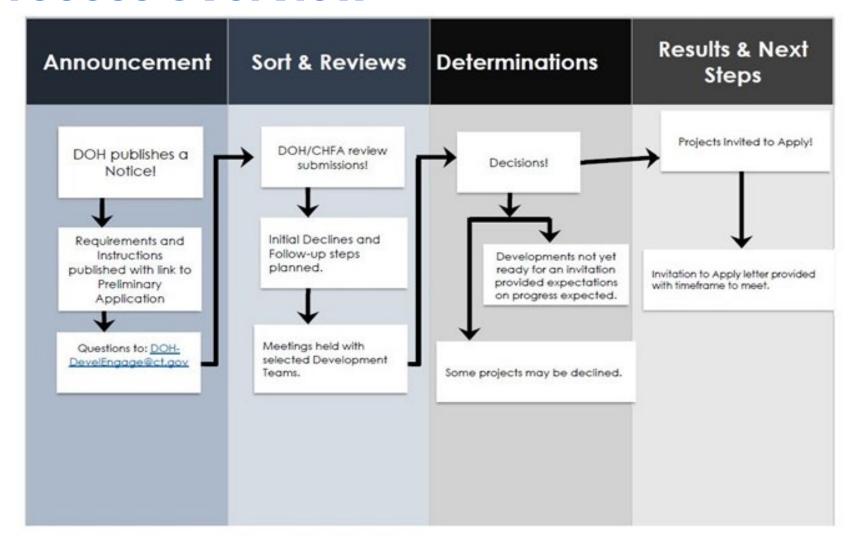
Awards should target \$100,000 (\$150,000 for units 50% AMI or below) per qualified unit up to a maximum of \$4 million per project (Other considerations will be given for larger projects at the Department's discretion)

CDBG funds are passed through DOH from the U.S., Dept. of Housing & Urban Development (HUD) directly to eligible towns (that must sponsor application)

Application workshop held in Spring; Applications due in Summer; Competitive application with required training course; Environmental Overview; Uses of funds must meet a National Objective and Eligible Activity



DEP Process Overview





Contact Info

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Housing and Community Development
Department of Housing
505 Hudson Street, Hartford, CT 06106
Phone: 860-270-8012

Phone: 860-270-8012

Cellular: 860-680-2416 Email: rivera.miguel@ct.gov





06 DEEP Remediation/Brownfields Group

CERCLA 128(a) Grant Program

Amanda Limacher, Brownfields Coordinator

Meena Mortazavi, Environmental Analyst

Bureau of Water Protection and Land Reuse (Remediation Division)

CT Dept. of Energy & Environmental Protection



NEW!

DEEP'S CERCLA 128(a) Grant Program

- Funding awarded to DEEP by President Biden's Bipartisan Infrastructure Law (BIL) through EPA
- DEEP administers the projects per the EPA Subaward Policy
- Open to non-profits and municipalities
- Grants awarded for assessment or remediation
- BIL funding expected to be available yearly until 2027

NEW!

DEEP'S CERCLA 128(a) Grant Program

- Round 1 September 2023
- Expect to announce awardees February 2024
- Maximum request per application: \$250,000 for assessment \$250,000 for remediation
- No minimum request
- Special consideration for projects located in Environmental Justice Communities
 - DEEP committed to awarding 60% to EJ projects
- Projects that promote park space, greenways, recreational space or other non-profit purposes
- Round 2 anticipated Summer 2024

NEW!

DEEP'S
CERCLA
128(a) Grant
Program

Contact Information

Amanda Limacher, Brownfields Coordinator

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Meena Mortazavi, Environmental Analyst

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07 UConn TAB

UConn TAB Support and Services – EPA Programs

Marisa Chrysochoou, Ph.D., Prof.& Dept. Head Randi Mendes, Ph. D., Program Manager University of Connecticut Civil & Environmental Engineering



Meet Our Team



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Program Director

Professor and Department Head, Civil and
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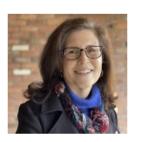
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We are the UConn TAB and We are here to help



STATES & TRIBES MA COMMU **REGIONAL PLANNING ORGANIZATIONS**

UConn TAB Email: Uconn-tab@uconn.edu

Website: tab.program.uconn.edu

More Info on MAP: tab.program.uconn.edu/map-acc

Technical Assistance for Brownfields Program

EPA Region 1

Direct Technical Assistance

Technical Document Review

• Review of Environmental Site Assessment Reports, Remedial Action Plans, Planning Documents

Brownfields Proposals Review

• EPA Brownfields proposals (assessment, cleanup, multipurpose, RLF) and State Program proposals

Access to Resources

• Fact sheets, example proposals, and documents

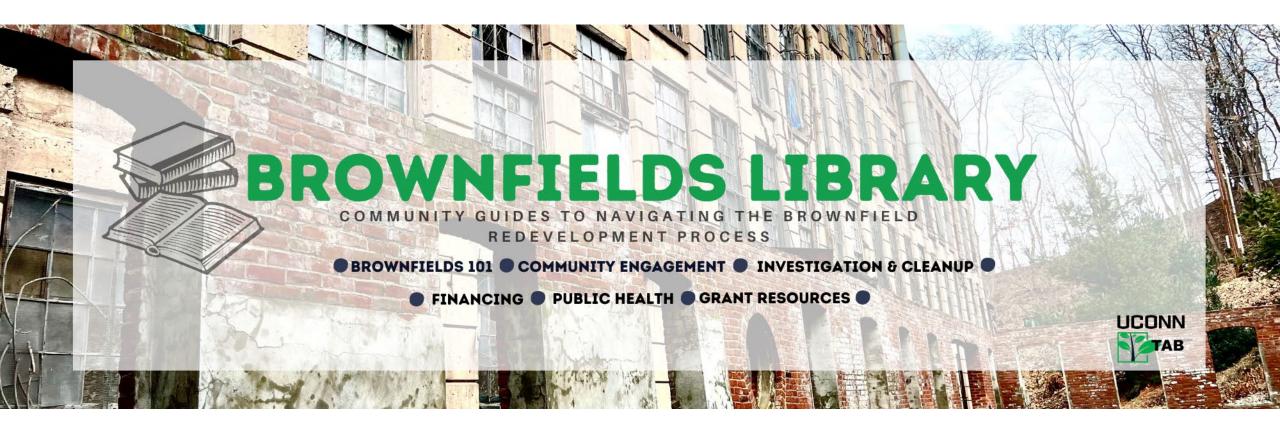
Online Office Hours

Answer Technical Questions





Additional Educational Resources Available







Municipal Assistance Program



Community

info & input





UCONN Students

Technical Work

TAB Staff

Supervise









Municipal Assistance Program



Jan-April

May-Aug

EPA Brownfields Grant Support

TECHNICAL SUPPORT

Target Area and Brownfield Site Description

Community Need (Demographics, EJSCREEN data)

Brownfield inventories
Collect data for brownfield sites

Record Review and Gap Analysis for brownfield sites

Draft Scope of Work for site investigations
Site reuse planning

Community Engagement Planning and Materials





Site Reuse Assessment Projects

GOAL: Identify potential reuse options for the brownfield based on the community's vision and other site and surrounding area conditions

Provides a full evaluation of the opportunities, constraints and range of redevelopment possibilities related to the reuse of a brownfield site.

Property Information

- Ownership
- Land value
- Tax status
- Occupancy
- Zoning

Opportunities & Constraints

- Useable Acreage
- Viability
- Accessibility
- Structure
- Infrastructure
- Utilities
- Neighboring Land Use

Community

- Strengths & Weaknesses
- Expectations

Market

- Local Economy
- Regional Economy
- Demographics
- Land Availability

- Site characteristics and needs
- Area economy and demographics
- Physical, environmental conditions
- Applicable regulations
- Real estate market conditions



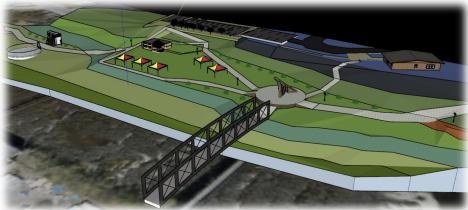


Site Reuse Assessment Projects

Why is this a helpful resource?

- Knowing the potential site reuse helps
 - plan efficient characterization and cleanup of contamination
 - Target appropriate real estate markets
 - Understand any barriers and assets exist on site
 - Determine the range of sustainable reuse options







Communities Helped:

- Monson, MA
- Lyndon, VT
- Waterbury, CT
- Claremont, NH
- Foxborough, MA
- Rockingham, VT
- Middleborough, MA
- Winchester, NH
- Derby, CT
- Norwich, CT

- Spofford, NH
- New Ipswich, NH
- Enfield, CT
- Westborough, MA
- Redding, CT
- Bolton, MA
- Clinton, MA





Brownfield Inventory



Reported Releases



Site Reconnaissance



Tax Delinquency



Sanborn Maps



Known Sites



Existing Brownfield Lists



Site Name	Status	Current Owner
Address	Site Type	Tax Payment Status
Zip Code	Site Size (acres)	Existing Buildings
Parcel Number	Current Zoning	Sq. Feet of Existing Buildings
Age of Buildings	EJ Community	TOD Zone
FEMA Flood Zone	Past Uses	Public Utilities
Opportunity Zone	Federal or State Program	Parking Space
Available Site Documents	Additional Comments	Potential Next Steps



Record Review

Summit Casting

ACREAGE: 1.69

OWNERS: Morse Street Realty Corporation

LAND USE: one-to-two story industrial

facility

HISTORICAL USE: mold design, sand mold fabrication, casting, machining castings, storage, shipping & receiving

CURRENT USE: abandoned

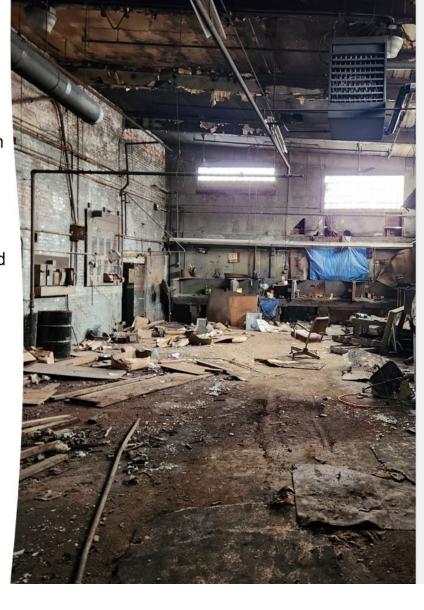
parties

PARCEL ID: 149-008-000

· "Parcel 8"













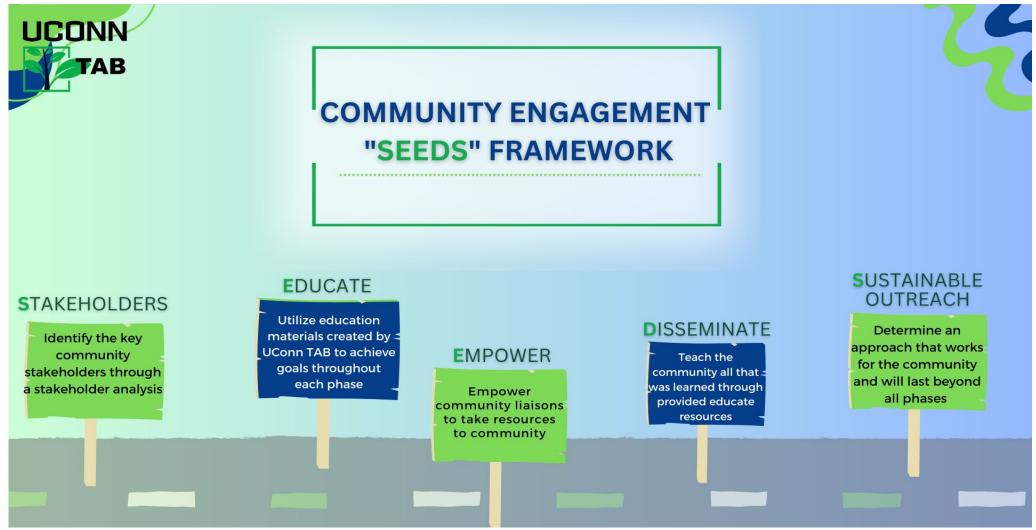




33 Grant Reviews



Community Engagement







Community Engagement



Claremont, NH

Story MapBridgeport, CT

tab.program.uconn.edu/mt-trashmore/





Community Engagement Plan

- Site / Contact
 Information
- Onboarding Survey
- Objectives & Goals
- SEEDS Resources
- Engagement Steps
- Engagement Outcomes
- Sustainable Outreach



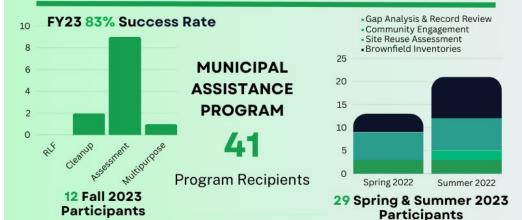
TECHNICAL ASSISTANCE TO TAB BROWNFIELDS FLAREGION I ANNUAL IMPACT 2023



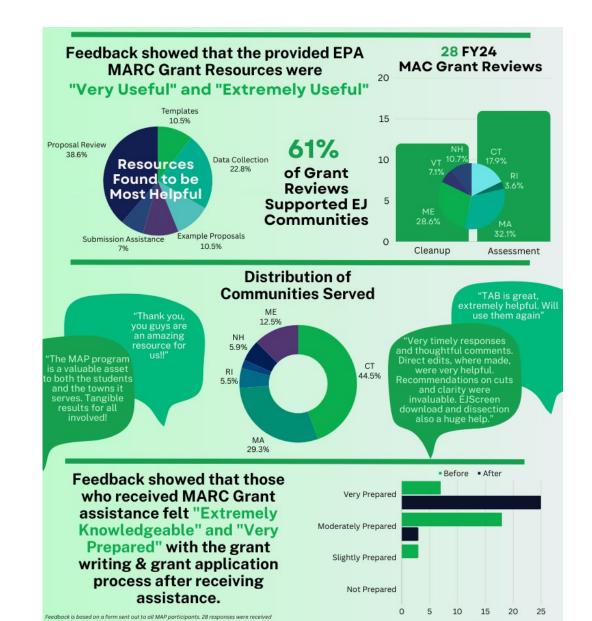




33% of Communities Served were EJ

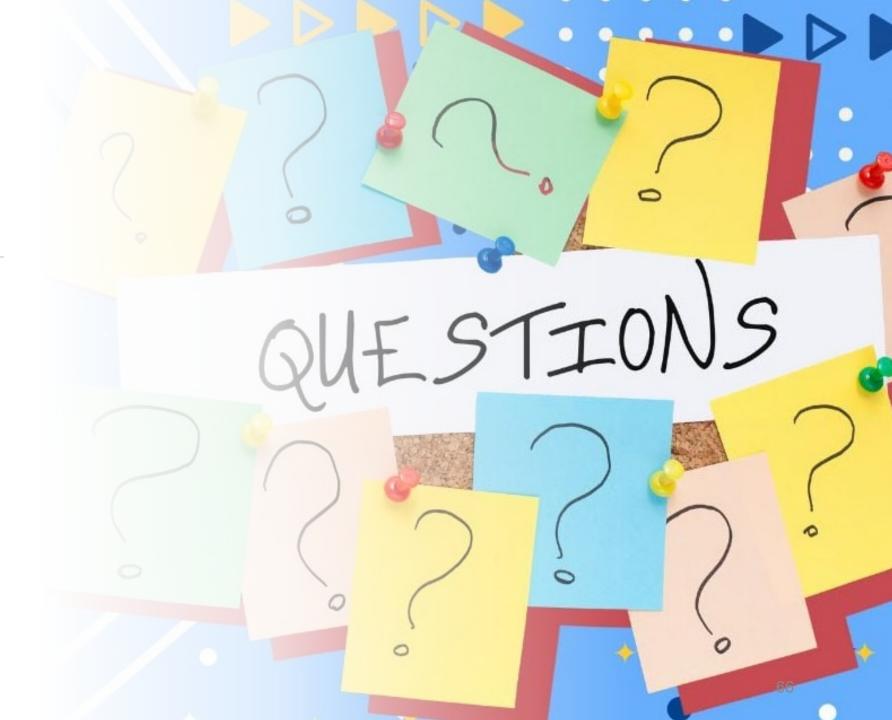


Impact of our Support



Contact Us:

- UConn TAB Email: <u>Uconntab@uconn.edu</u>
- Website: tab.program.uconn.edu
- More Info on MAP: tab.program.uconn.edu/map-acc



Thank you to all Presenters!

- CT Green Bank
- SHPO
- CIF 2030 Program
- CHFA
- DOH
- DEEP Remediation Division
- UConn TAB



CONNECTICUT

For questions on the Webinar or the CT DECD Brownfield Program, please send email to:

brownfields@ct.gov (preferred) or

Contact the dedicated OBRD hotline number at 1.860.500.2395

Visit the OBRD Website to access the Application material and Webinar recording: www.ctbrownfields.gov