

CDFA BROWNFIELDS TECHNICAL ASSISTANCE PROGRAM

Brownfields Financing Webinar Series

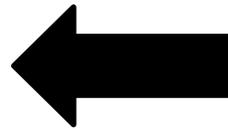
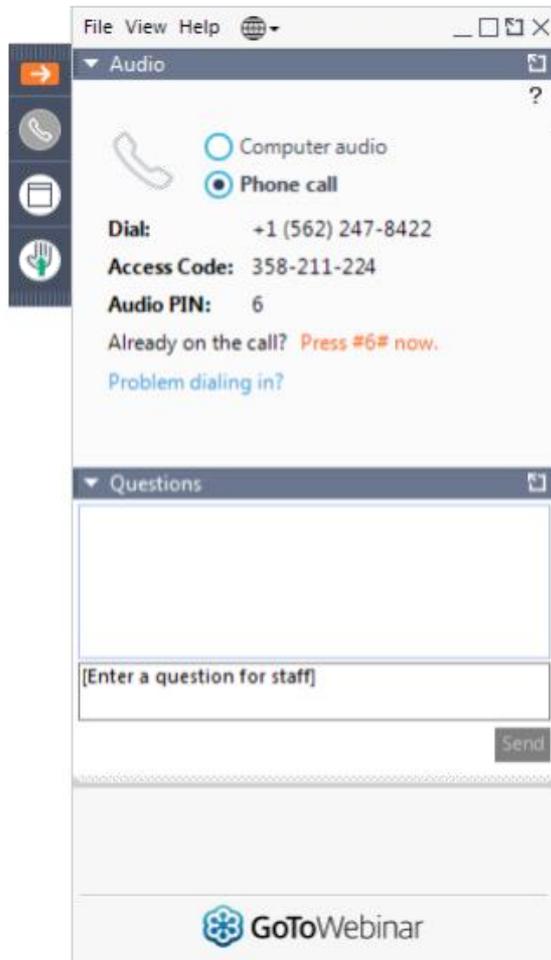


Brownfields Financing Webinar Series Digging for Clean-up Funds: Insurance Archeology

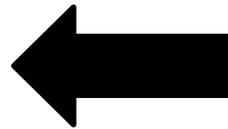
THE BROADCAST WILL BEGIN AT 2:00PM (Eastern)

- ▶ Submit your questions in advance using the GoToWebinar controlpanel
- ▶ View previous webcast recordings online at www.cdfabrownfields.org

Welcome & Overview



Using your telephone will give you better audio quality.



Submit your questions to the panelists here.

Join the Conversation

Technical Questions?

Contact CDFA at 614-705-1300

Panelists

Don Snemis

Environmental Law Partner
Ice Miller – Indianapolis, IN

Jeff Carnahan

President
EnviroForensics and PolicyFind

Cheyenne Chapman

Legal Policy Analyst
Land Quality Division
Oregon Department of Environmental Quality

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16 courses in development finance designed for all skill levels. Learn more and register today at www.cdfa.net



CDFA BROWNFIELDS TECHNICAL ASSISTANCE PROGRAM



**Financing
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**Webinar
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**Project
Marketplace**

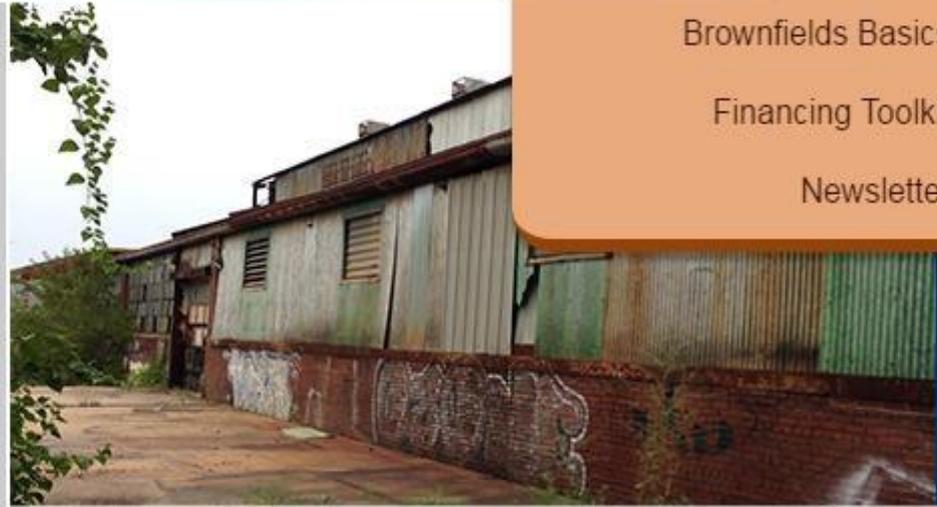


**Project
Response Teams**

CDFA BROWNFIELDS TECHNICAL ASSISTANCE PROGRAM



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Brownfields Basics
Financing Toolkit
Newsletter

**Free Financing
Technical Assistance to
Local, State, and Tribal
Brownfield Efforts**

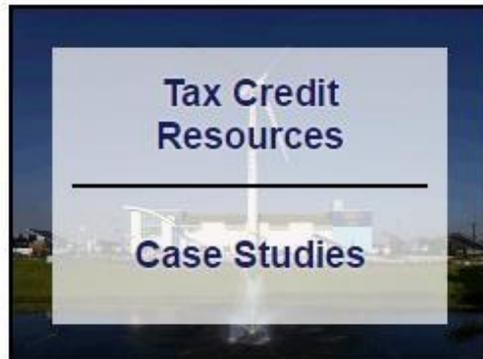
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Brownfields Financing Update
May 1, 2018

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Brownfields Finance *UPDATE*

This Month's Highlights from the Brownfields Finance Industry

Features

Administrator Pruitt Announces \$54.3M in Brownfield Grants to Assess and Clean Up Contaminated Properties and Promote Economic Redevelopment Nationwide
EPA has selected 144 communities for brownfields environmental Assessment, Revolving Loan Fund, and Cleanup grants. The 221 grants totaling \$54.3 million will provide communities with funding to assess, clean up and redevelop underutilized properties while protecting public health

ARCHIVES

Displaying 1 - 42 of 42

[May 1, 2018](#)

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[March 6, 2018](#)

[February 6, 2018](#)

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Brownfield Financing Webinar Series

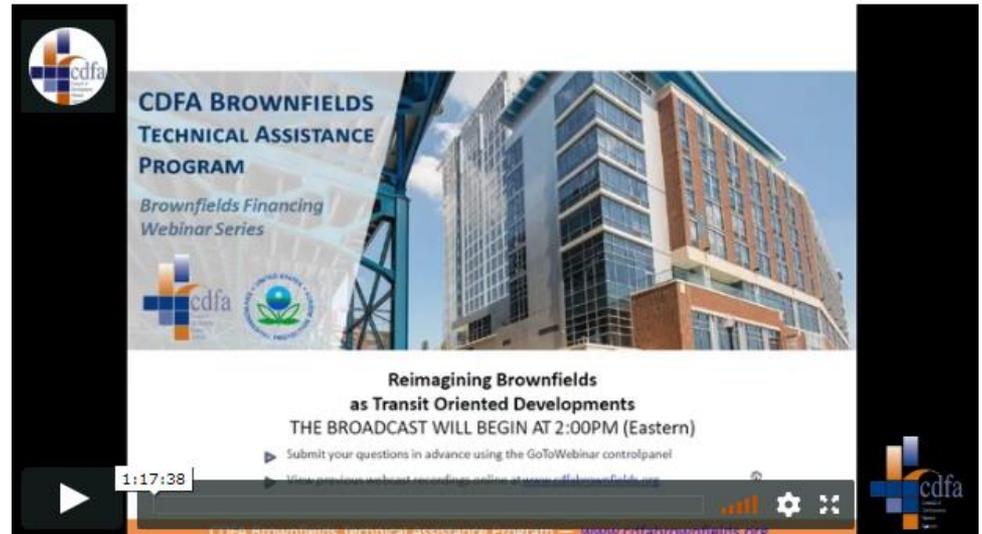
Upcoming 2018 Webinars:

The Developer's Perspective in Financing Brownfield Projects

September 6, 2018

2:00 – 3:30pm EST

[REGISTER!](#)



Previous Topics Include:

- Reimagining Brownfields as Transit Oriented Developments
- Hazardous to Healthy: Financing Solutions for Recovering Brownfields
- Financing Brownfields with Private Activity Bonds
- Reviving Economic Activity on Former Manufacturing Sites
- Strategic TIF Structuring for Brownfield Redevelopment
- Reaching Your Redevelopment Goals with Brownfields Revolving Loan Funds

[And Much More...](#)



Brownfields Project Marketplace

What is the Marketplace?

- Forum that connects communities looking to finance brownfield redevelopment projects with development financiers and brownfield project experts

Community Benefits:

- Discover financial resources
- Direct access to financial advisors and brownfield experts



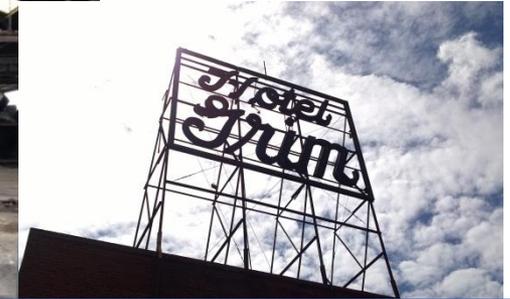


Project Response Teams

Opportunities available in 2018!

Previous Recipients:

- Texarkana, TX
- Tulsa, OK
- Kalispell, MT
- Josephine County, OR
- Longmont, CO
- New Bern, NC
- Englewood, IL
- Bedford Heights, OH
- Lee, MA
- New Orleans, LA
- Springfield, MO
- Burlington, VT
- Bend, OR
- Pueblo, CO
- Sheridan, CO
- Texarkana, AR
- Fresno, CA
- Ponce, PR
- Pensacola, FL
- Fresno, CA
- Dellwood, MO
- Duluth, MN
- St. Marys, GA



CDFA BROWNFIELDS TECHNICAL ASSISTANCE PROGRAM

Upcoming Events



In-Person Project Marketplace – Dallas, TX

Nov 8, 2017

CDFA National Development Finance Summit

[REGISTER!](#)

CDFA will waive the CDFA National Summit registration fee for any community that is chosen to present a project at the Marketplace.

Now Scheduling Interviews for Project Response Teams!

Contact:

Blake Williams

Program Coordinator

614-705-1306

bwilliams@cdfa.net

Don Snemis

Environmental Law Partner
Ice Miller
Indianapolis, IN



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Order today at www.cdfa.net.



Environmental Cost Recovery Claims

Donald M. Snemis

Ice Miller LLP

Presented to CDFA's Brownfields Technical
Assistance Program

June 28, 2018



What is a brownfield?

Current or former commercial or industrial site

Underutilized or no longer in productive use

Unattractive for expansion, redevelopment or reuse due to the presence or potential presence of environmental contamination

EPA estimates that there are more than 450,000 brownfields in the United States

Job growth

Stimulation of economic development in the area

Preservation of undeveloped green spaces

Improve and protect the environment

Removal of dangerous and unsafe conditions

Remove an eyesore

Increased tax revenues

Reduce costs (upkeep, maintenance, insurance)

Manage past and future liabilities

Federal or state grants and loans

Brownfields Utilization, Investment, and Local Development (BUILD) Act of 2018

Tax increment financing (TIF) districts

Tax credits and abatements

City/County/State general funds

Private financing

Cost recovery from polluters and their historic insurers

Several federal and state laws provide that a person or entity responsible for the release of hazardous substances can be held responsible for the cost of an environmental cleanup

A “cost recovery claim” is a claim by a landowner or other entity who incurs cleanup costs against the responsible party

This could be in the form of an informal demand letter or an actual lawsuit

The Comprehensive Environmental Response, Compensation and Liability Act, 42 USC § 9601

CERCLA, as amended by the BUILD Act, provides a defense to government entities that gain ownership or control of land through seizures, abandonments, bankruptcies, foreclosures, or similar means.

CERCLA also provides the “Bona Fide Prospective Purchaser” and “Innocent Landowner” Defenses through the Phase I “all appropriate inquiry” process.

CERCLA § 107 provides that a party responsible for a release of hazardous substances is liable for the cleanup costs incurred by any other person

Four elements:

The site is a “facility”

A release or threatened release has occurred

The release or threatened release caused the plaintiff to incur necessary response costs consistent with the National Contingency Plan

Defendant is a “responsible party”

A “responsible party” includes:

- The current owner or operator of the facility

- The owner or operators at the time of the disposal of hazardous substances

- Those who arranged for the disposal

- Those who transported the hazardous substances

Each responsible party is jointly and severally liable for the entire cost of responding to the hazardous wastes

CERCLA § 113(f) provides for a contribution action that can be brought by a party who might also be a responsible party. In such cases, the plaintiff can obtain contribution from other responsible parties to offset their liability. This might be necessary if the governmental entity could be responsible for some of the contamination on site.

CERCLA's definition of "hazardous substances" expressly excludes petroleum products, so a site involving only petroleum or petroleum products contamination is not appropriate for a CERCLA action.

Innocent purchasers - bona fide prospective purchasers

Some costs not recoverable

Exception for recyclables

Many states have statutes that provide private causes of action against polluters

Example: Indiana's Environmental Liability Actions Statute, Indiana Code § 13-30-9-2

“[a] person may, regardless of whether the person caused or contributed to the release of a hazardous substance or petroleum into the surface of subsurface soil or groundwater that poses a risk to human health and the environment, bring an environmental legal action against a person that caused or contributed to the release to recover reasonable costs of a removal or remedial action involving the hazardous substances or petroleum.”

Common Law Theories

Trespass

Nuisance

Negligence



State and federal law on limitations periods is unclear and complicated – how long? When does it begin?

CERCLA § 107 removal action – 3 years from removal

CERCLA § 107 remedial action – 6 years after initiation of physical on-site construction

CERCLA § 113 – 3 years from the date of resolution

State statutes of limitations vary greatly

Always err on the side of asserting claims or obtaining a tolling agreement as soon as possible

Under CERCLA, recoverable costs must be “necessary” and consistent with the National Contingency Plan (a CERCLA-quality cleanup)

Costs are recoverable if there is a threat to human health or the environment and if the response action is addressed to that threat

Site investigation

Preparation of a work plan

Removal of contamination and disposal of waste

Remediation activities

Engineered barriers and treatment equipment

Monitoring

Oversight

Demolition (if necessary for removal or remediation)

When local governments lack sufficient funds to complete a corrective action, how can a claimant establish the polluter's liability for future costs?

A declaratory judgment establishing a polluter's liability for future costs is often the answer

While some federal courts have cast doubt, many have held that declaratory judgments as to future costs are permissible under CERCLA

Refer to state DJ laws for state-based claims

Ordinarily, the plaintiff must first establish liability for past costs, such as investigation costs

Current landowner

The entity that incurred remediation and/or removal costs

Dry Cleaners Sites

Heavy Manufacturing

Degreasers

Petroleum

USTs

Users of metals (lead, etc.)

Waste generators

Users of regulated substances

Petroleum distribution and service stations

Solvent Defendants

Polluters that are still viable, solvent entities

The dead – properly dissolved companies

Articles of dissolution, notice to creditors, etc.

See state law provisions

The undead - zombie companies

Insolvent companies that were not properly dissolved

Bankrupt companies

What's the difference between a dead company and a zombie company?

Zombie companies are amenable to suit

Zombie companies may still have insurance coverage

Even bankrupt companies can sometimes be pursued, but only to the extent of their insurance coverage

Serving process on the zombie company

Find a (former?) officer

Have a trustee appointed

Without coverage, zombie companies cannot pay for a cleanup

Policies, or evidence of policies, must be located

State law controls coverage issues and varies greatly from state to state

Common Insurance Issues

Notice and cooperation

Owned property exclusion

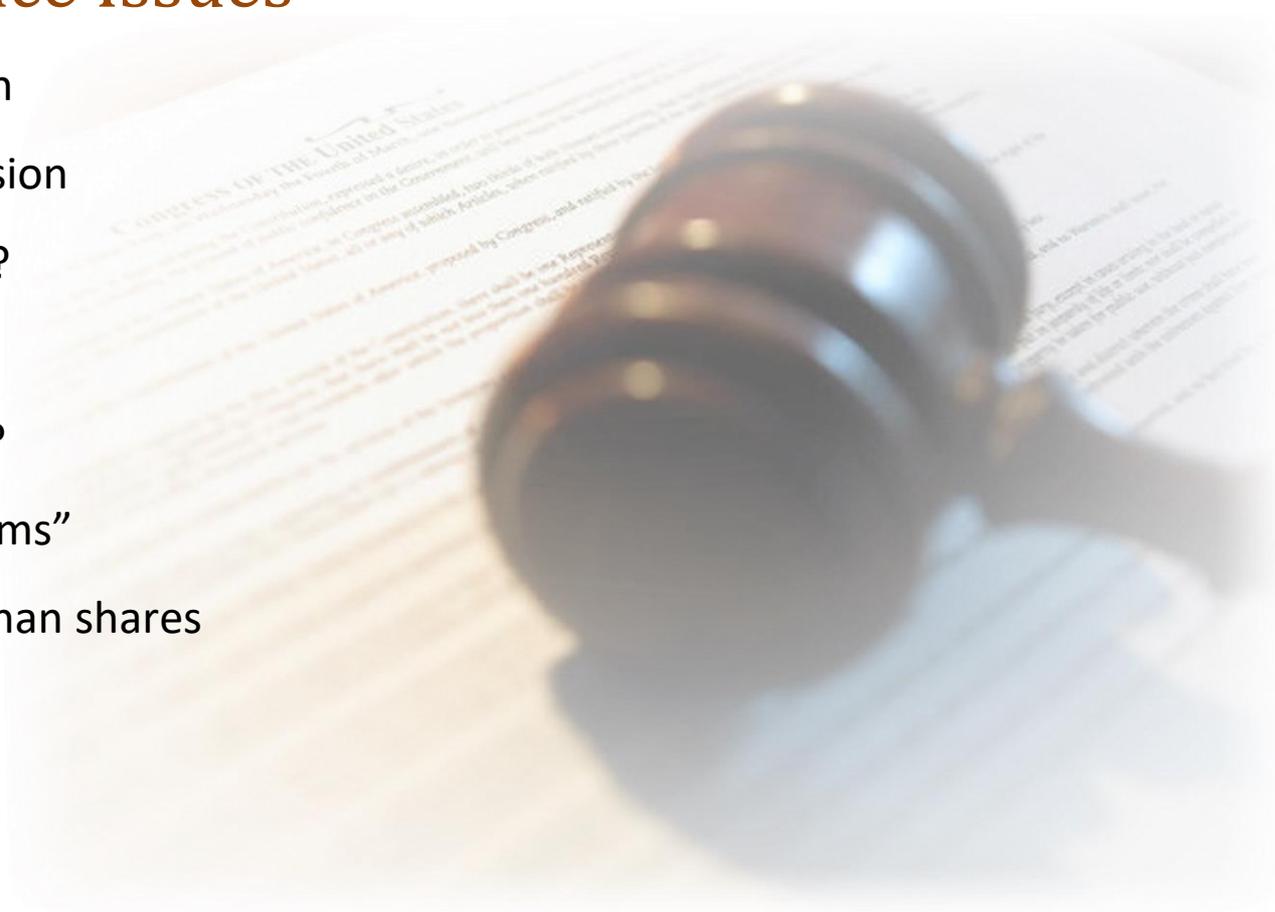
What is an occurrence?

Sudden and accidental

What is a claim or suit?

“All sums” v. “those sums”

Allocation issues – orphan shares



Pollution exclusion

Pre-1986 Qualified Pollution Exclusion

Post-1986 Absolute Pollution Exclusion

Some states' courts have struck down these
exclusions as unenforceable

The duty to defend v. the duty to indemnify

The duty to defend is triggered by a lawsuit that might be covered, and is broader than the duty to indemnify

Covers attorney's fees and litigation costs

The duty to indemnify is driven by the language of the policy, and is narrower than the duty to defend

Covers any judgment entered against the insured

Attorney's fees for cost recovery actions can be significant

Some firms will take such cases on a contingency basis

CERCLA allows recovery of some fees

Example: fees incurred in locating other potentially responsible parties (PRPs)

State statutes may allow recovery of all fees and litigation costs

Is the amount at issue sufficient to justify the claim?

If the site were not a brownfield, would it be attractive to developers or otherwise useful?

Would redevelopment spur additional investments?

Who are the target defendant(s), and are they living, dead, or zombie companies?

Can you locate their insurance policies?

Who currently owns the site, and did they contribute to the contamination?

What is the regulatory status of the site?

What are the political issues?

What are the sentiments of the local community?

What are the local economic development issues?

What is the plaintiff's tolerance for litigation?

Questions and Answers

Thank you!

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Brownfields Financing Webinar Series
Digging for Clean-up Funds: Insurance Archeology

Jeff Carnahan, LPG

President
EnviroForensics and PolicyFind
Indianapolis, IN



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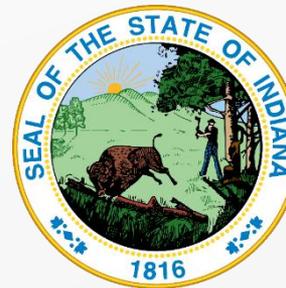
Digging for Clean-up Funds: Insurance Archeology

Jeff Carnahan, President
EnviroForensics & PolicyFind

June 28th, 2018

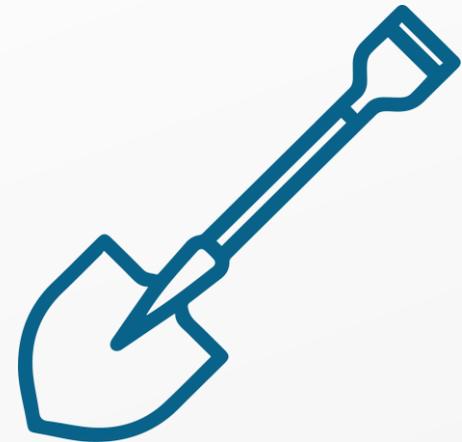
Traditional Development Funding Sources Rely on Grants

- Traditional Brownfields development has relied on EPA and State grants...
- ... but, grants can only go so far, and many times can only identify the problem



...**But** There are Successful Alternatives to Traditional Brownfields Funding

1. Look for other responsible parties
2. Find their historical insurance assets
3. Work with secured creditors
4. Leverage Tax liens
5. Conduct Cleanups Through Self Funding and Cost Recovery



PolicyFind

EnviroForensics works with PolicyFind to locate historical insurance policies that can be used to pay for the cleanup of environmental contamination



Historical Insurance Facts

- Historical Insurance Assets are buried treasure! They can bring millions of dollars to pay for cleanup!
- Occurrence based insurance policies never expire!
- Insurance companies are likely to deny coverage, including the duty to defend, until the insured can provide proof of an insurance policy.
- The only ones that benefit from lost or destroyed insurance policies are the insurance companies.
- Evidence regarding historical insurance is disappearing!



What is Insurance Archeology?

The practice of locating and retrieving proofs of the existence, terms, conditions and limits of lost or destroyed insurance policies.

How Does It Cover Environmental Work?

Comprehensive General Liability Policies (CGL)

- These are the same policies that cover a business' everyday operation.
- These policies insure business owners against claims made by parties damaged by the conduct of their employees, products or waste products.

We have uncovered more than \$3 billion dollars in usable insurance assets for our clients.



Insurance Archeology Clients

County or Municipal Governments

- Seeking historical information regarding brownfields
- Identifying insurers of former owners or operators of brownfields
- Documenting general liability policies of past owners, operators and transporters to contaminated sites



Insurance Company Claims Managers

- Claims in “all sums” states
- Seeking to identify other insurers to share the risk
- Need general liability insurance policies issued by other insurers
- Must not have absolute exclusions
- Seeking their own lost or destroyed policies
- Need sample GL policies from undocumented years



Insurance Archeology Clients

Corporations

- Responding to an environmental property damage claim
- Responding to asbestos bodily injury claim
- Seeking tenant's or former tenant's insurance policies
- Assessing corporate assets pursuant to sale
- Proactively marshalling corporate assets
- Completing pro forma on acquisition target company
- Engaged in policy buy back effort with insurance carrier



Small Businesses

- Responding to environmental property damage claim
- Responding to asbestos bodily injury claim
- Seeking tenant's or former tenant's insurance policies
- Assessing company assets pursuant to sale (usually to family member)





Why Do We Want To Find Lost Policies To Begin With?

Comprehensive General Liability Policies (CGL), written prior to 1985-86, many times still did not contain pollution exclusions.



Who Has CGL Insurance?

- Past and Present Property Owners
- Past and Present Business Owners
- Individuals (Alive and Deceased)
- Municipalities



A Policy Is A Contract

1. An Agreement between Insured and Insurer
2. A Contract of Adhesion

Comprised of Several Parts

- Declarations
- Forms
- Endorsements

Subject to Change or Modification

- By Parties
- By Law



Laws, Exclusions And Modifications To Insurance Policies

Exclusions:

- Pollution Exclusion (1971-1972)
- Absolute Pollution Exclusion (1985-1986)

Laws that vary by state:

- Interpretation of Sudden and Accidental
- Interpretation of Claim or Suit
- Definition of “Pollution” and “Pollutant”
- Definition of “Damages”
- “All Sums” vs. “Those Sums”





The Artifacts

- You'd be surprised by what information might be hiding in old business records!
- We tell prospects to not throw anything out, let us evaluate old records to search for new leads which could assist in locating valuable business assets!

Lost or Destroyed?

How Do you Prove that Policies Were Lost or Destroyed?

1. Must first prove that policies existed
 - Documentary evidence
 - Testamentary evidence
2. Policyholder's duly diligent search for policies
 - Hiring an insurance archeology firm is best way
3. Present lost policy evidence to known insurers
 - Insurer's diligent search part of good faith



Existence and Content

Policy's Existence to Prove Duty to Defend

- Records That Document That A Policy Was Issued
- Records That Show Type Of Policy Issued
- Records That Define Policy's Duration
- Records That Acknowledge Policy's Existence
- Records That "But For" Policy's Existence Would Not Exist



Policy's Contents to Prove Up Coverage

- Records that identify Policy Period
- Records that identify Policy Type
- Records that identify Insurer
- Records that document Policy Number
- Records that identify Forms that Comprise the Policy





Where Do We Look?

We turn over every rock to find proof of insurance:

- Personal interviews
- Review of public records
- Review of business owner records to look for new leads
- Other proprietary efforts employed by PolicyFind

We've helped hundreds of businesses and property owners, municipalities, and even insurance carriers find old insurance policies!



Example Insurance Coverage Chart

\$20,250,000

\$10,250,000
\$10,100,000

\$5,100,000
\$5,050,000

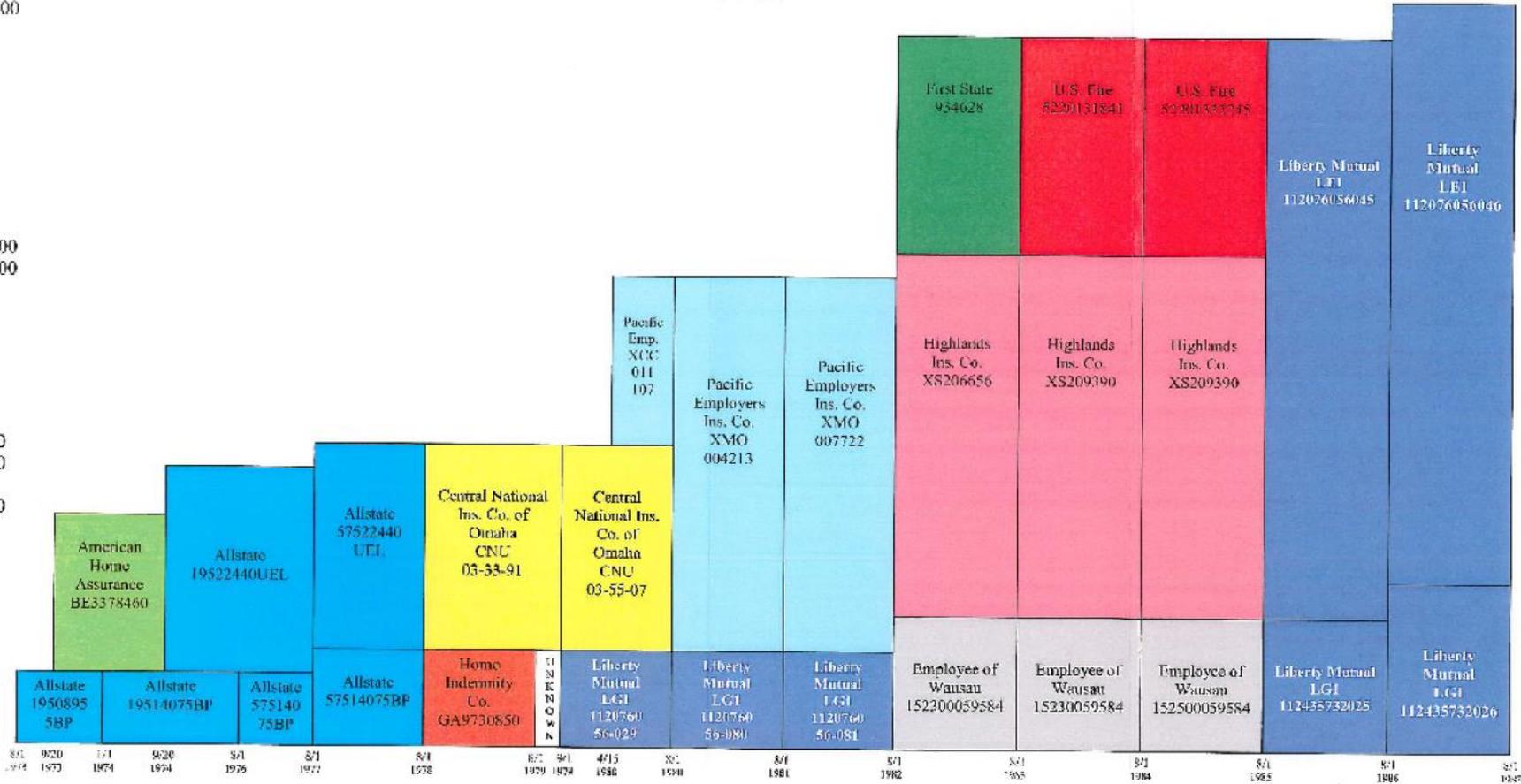
\$3,050,000

\$500,000

\$250,000

\$100,000

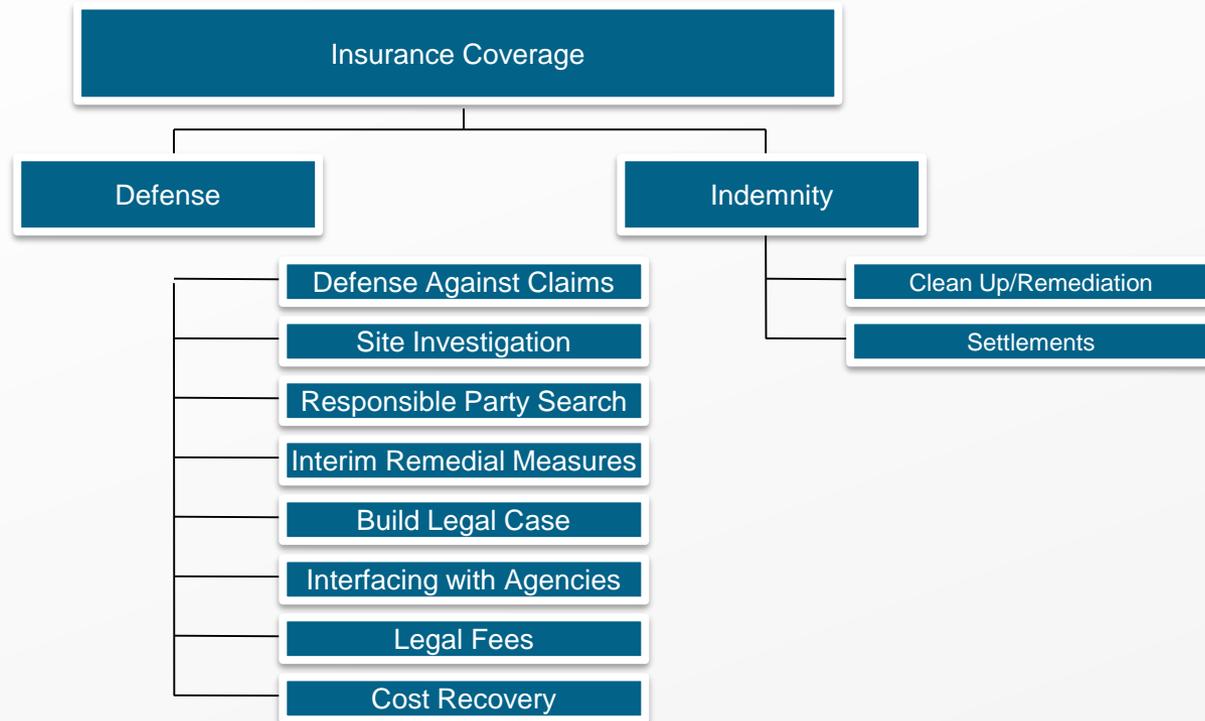
\$50,000



Many times **just one policy** can be enough to begin environmental work.

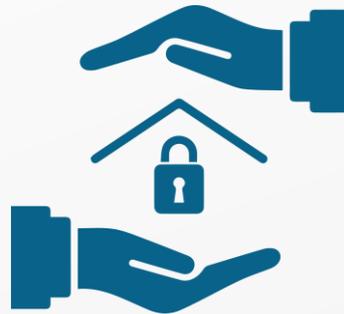


What Historical General Liability Insurance Policies Will Fund



Difficulties Dealing With Insurance Carriers

- Carriers will deny coverage if they can
- Carriers want to control the work
- Carriers slow walk cleanups because they want to hold on to their money and invest it elsewhere
- Carriers want to clean up as little as possible and leave as much as they legally can in place
- Carriers hire lawyers to represent the policyholders, but those attorneys are beholden to the carriers for future work



The Missing Links to a Stronger Source of Brownfields Money?

- A partner who knows how to find old RPs;
- A partner who knows how to revive old assets;
- A partner who is as vested in the success of the project as you are



What Does A Private/Public Partnership Look Like?

- Private partners that will put their money where their mouth is and not be dependent on getting money from local government
- Private partners that will agree to take on liability
- Private partners that will guarantee cleanups
- Private partners that will bring developers to the project
- Municipality that will support the Private partners, provide information, provide logistical help and assist the team in obtaining meaningful tax credits for developments





Jeff Carnahan

President

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Resources

For More Information Visit:

- **Brownfields Development:**

<https://www.enviroforensics.com/environmental-services/brownfields-development/>

- **Insurance Archeology:**

<https://www.enviroforensics.com/confidential-insurance-archeology/>

- **The Missing Key to Financing Brownfields Development:**

<https://www.enviroforensics.com/blog/financing-brownfields-development/>

- **How Does it Work: Insurance Archeology and CGL Policies**

<https://www.enviroforensics.com/blog/how-does-it-work-insurance-archeology-and-cgl-policies/>



Cheyenne Chapman

Legal Policy Analyst
Land Quality Division
Oregon Department of Environmental Quality



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Digging for Clean-up Funds: Insurance Archeology

Case Studies: Insurance Contributions to Clean-up and Reuse of Property

June 28, 2018
Council of Development Finance Agencies

Candidate Sites for Insurance Archeology

Oregon Removal and Remedial Action
ORS 465.200 – 465.455

Oregon Environmental Cleanup Assistance
ORS 465.475 – 465.484



State of Oregon
Department of
Environmental
Quality



#1: Strong's Market, Days Creek, Oregon



<http://www.deq.state.or.us/Webdocs/Forms/Output/FPController.ashx?SourceId=10-88-0006&SourceIdType=12>

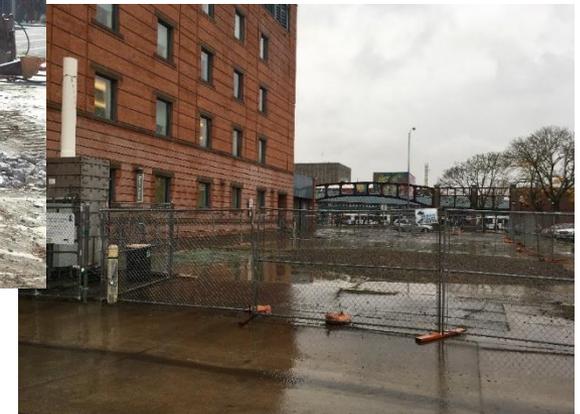
Strong's Market



- Rural area, unincorporated community in Douglas County, about one acre
- Family run convenience store and gas station plus residences
- Legacy contamination - petroleum product leaks, plume
- Media - groundwater, nearby drinking wells
- Public funds spent on cleanup about totaled about \$470,000 (LUST and ARRA funds)*
- ATP (Ability to Pay) determination requested, submittal included insurance bill
- Search for insurance by Department of Justice law clerks (found policies, statements, checks)
- Assignment of claim to Oregon DEQ under Oregon Revised Statutes ORS 465.481
- Used Oregon Environmental Insurance Mediation Program, agreed to \$298,000
- Recovery of significant portion of past costs, replenish LUST funds to support future tank cleanups
- Property may transact if there is a prospective purchaser

* LUST =Leaking Underground Storage Tank; ARRA = American Recovery and Reinvestment Act of 2009)

#2: McAyeal's Cleaners, Eugene, Oregon



<http://www.deq.state.or.us/Webdocs/Forms/Output/FPController.ashx?SourceId=2490&SourceIdType=11>

McAyeal's Cleaners



- Urban downtown area adjacent public library and across from public transit hub, about
- Family business registered with Oregon Drycleaner Program, closed when owner passed away
- Legacy contamination – petroleum products and dry cleaning solvent*
- Media – soil and groundwater
- Drycleaner program funding for water treatment system and monitorin
- Clean-up costs estimated at up to \$600,000 including ongoing groundwater treatment
- County foreclosure for non-payment of property taxes
- Search for insurance policies required as part of Oregon Drycleaner Program
- Family business representatives pursued insurance; insurance settlement for \$410,000
- Recover past costs, cleanup costs, and future operation & maintenance costs if needed
- Intergovernmental Agreement (IGA) between Lane County, Oregon DEQ, Business Oregon
- Brownfield grant of \$200,000 from Oregon Business Development Department to Lane County

* Tetrachloroethylene, also called PCE or perc

#3: Linnton Plywood Association, Portland, Oregon



Pictured above, existing conditions at the Linnton Plywood Mill site (left) compared to the proposed restoration concept for the site (right). Photo credits: RestorCap.

<http://www.deq.state.or.us/Webdocs/Forms/Output/FPController.aspx?SourceId=2373&SourceIdType=11>

Linnton Plywood Association to Linnton Water Credits, LLC



- Portland Harbor Superfund Site (PHSS), about 25 acres on Willamette River
- PHSS Upland Source Control by DEQ; In-water Sediment Removal & Remediation by EPA
- Lumber and plywood mill owned and operated by LPA (co-operative), 1894 – 2001
- Legacy contamination – petroleum products, metals, PCBs, VOCs, other
- Estimated cleanup costs and Natural Resource Damages for LPA site \$_____?
- LPA-EPA Consent Decree –
 - LPA admitted liability, assigned insurance rights to EPA in exchange for covenant not to execute
- Used Oregon Environmental Insurance Mediation Program
- Created Portland Harbor Superfund Site Insurance Recovery Trust
- Cost recovery under Consent Decree – most of sale proceeds plus insurance funds \$_____?
- Linnton Water Credits, LLC entered DEQ Prospective Purchaser Program, acquired property 2014
- Vision is restoring site to create natural habitat credits, sell to PRPs in PHSS

#4: Schmidt Farm, Tigard, Oregon



<http://www.deq.state.or.us/Webdocs/Forms/Output/FPController.aspx?SourceId=34-07-0326&SourceIdType=12>

Schmidt Farm to Bonventure of Tigard Senior Living

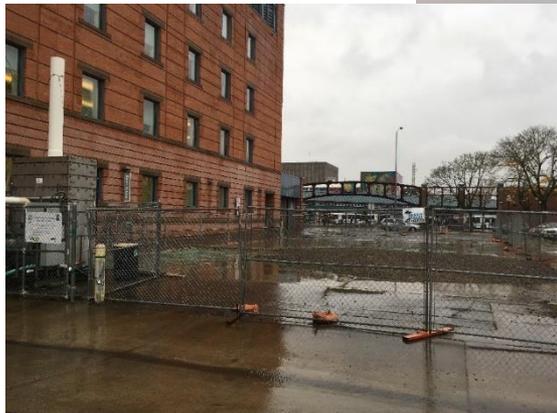


- Portland Metropolitan Area, formerly agricultural now in urban growth boundary, about 6 acres
- Residences, farming operations, sanitary service businesses on property
- Contamination from tanks installed in 1980s, decommissioned in 1990s, release found in 2007
- Media – gasoline in groundwater, onsite and offsite impacts drinking water and vapor intrusion
- Corrective Action Plan (CAP) selected excavation of soil and removal of groundwater
- DEQ issued a Conditional No Further Action (CNFA) determination
- Owners tendered claim to insurance company, proceeds funded CAP to CNFA
- Bonventure entered DEQ Prospective Purchaser Program 2013, acquired property same year
- Vision achieved – redevelopment of property as senior living facility

Summary: Insurance Contributions to Cleanup and Reuse



State of Oregon
Department of
Environmental
Quality



Digging for Clean-up Funds: Insurance Archeology

Thank you!

Cheyenne Chapman, JD, LLM

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503-229-6461

Submit your questions to the panel now by using the GoToWebinar control panel.



Intro Brownfields Finance WebCourse - September 26-27, 2018

Daily: 12:00 – 5:00pm EST - [REGISTER!](#)

CDFA National Development Finance Summit - Nov 7-9, 2017

Dallas, TX - [REGISTER!](#)

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Upcoming Events



The Developer's Perspective in Financing Brownfield Projects

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2:00 – 3:30pm EST

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In-Person Project Marketplace – Dallas, TX

Nov 8, 2017

CDFA National Development Finance Summit

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*Brownfields Financing
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