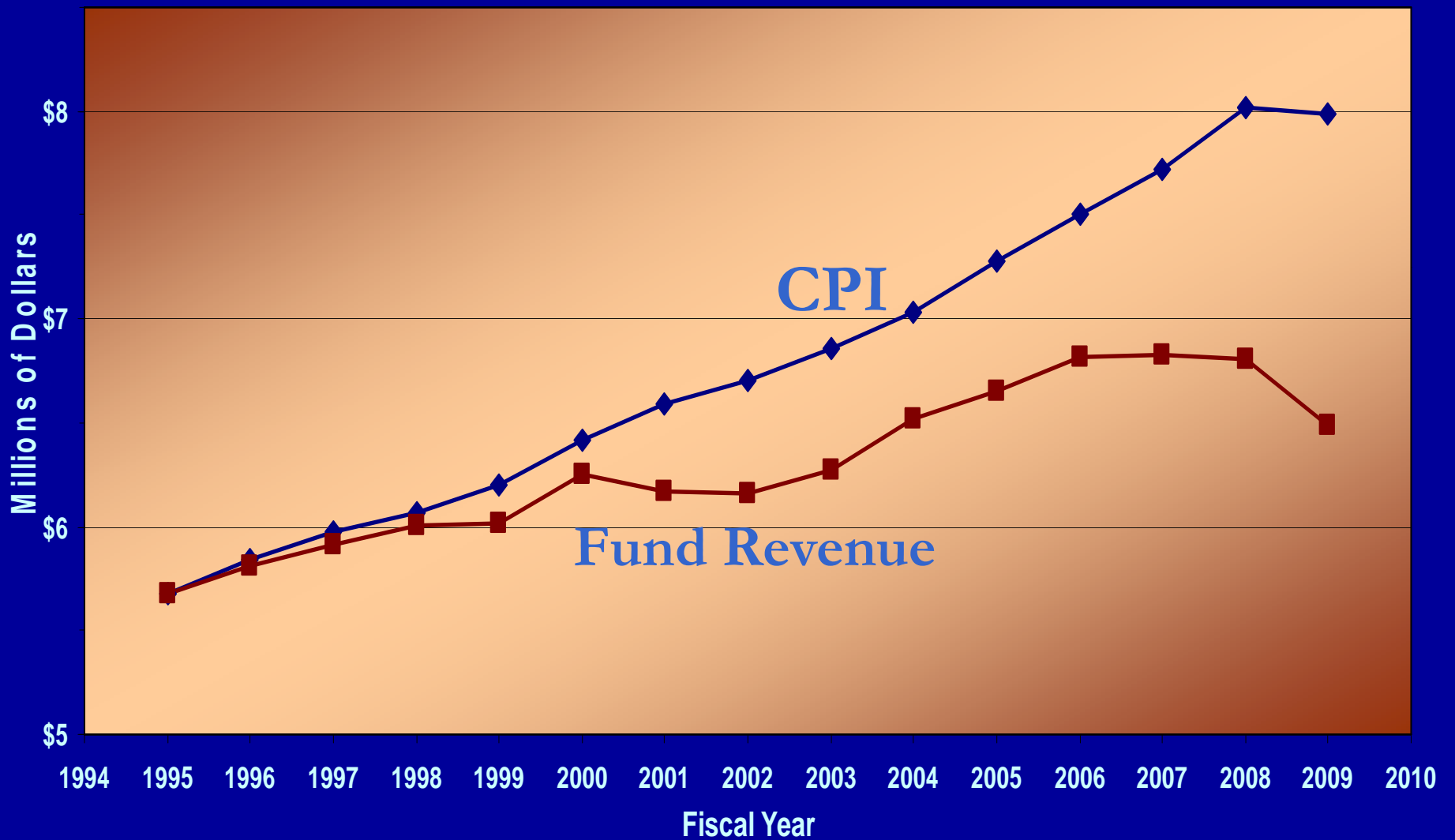


MIXING ZONES

Allowing Nature to Assist with Cleanup

- Roger Noble, Vice-Chairman PTRCB
- Karl Hertel, PTRCB Insurance Rep.

CPI vs. Fund Revenue



RECENTLY ENACTED COST-CUTTING MEASURES

1. Site Prioritization
2. Reasonable Costs
3. Reduced Monitoring
4. Special Study Funding
5. Incentive for Owners to Utilize Insurance
6. Subrogation Program

RATIONALE FOR GROUNDWATER MIXING ZONES

1. Utilize Existing Laws
2. Keep Property on Tax Roles
3. Maintain Petro Fund Solvency

RATIONALE

**Utilize
Existing Laws**

- **Residential Septic Systems**
- **Public WWTP**
- **Mining – Mike Horse Mine**
- **Industrial Discharges**
 - **Smurfitt-Stone**
 - **Plum Creek – C. Falls**

RATIONALE

**Utilize
Existing Laws**

**Continue
Property on
Tax Roles**

- **Meet SBA Loan Requirements**
- **Enhance Commercial Property Refinancing**

U.S. Small Business Administration Office of Financial Assistance

III. ENVIRONMENTAL POLICIES AND PROCEDURES

These environmental policies and procedures apply to all 504 loans.

G. Approval and Disbursement of loans when there is Contamination or Remediation at the Property

4. Mitigating Factors

SBA will rely upon one or more of the following factors when deciding to disburse before completion of Remediation or monitoring:

“No Further Action”. If a CDC obtains a “no further action letter” or “closure letter” from a Governmental Entity stating that no further Remediation or monitoring of Contamination previously found is required, approval or disbursement may be considered.

RATIONALE

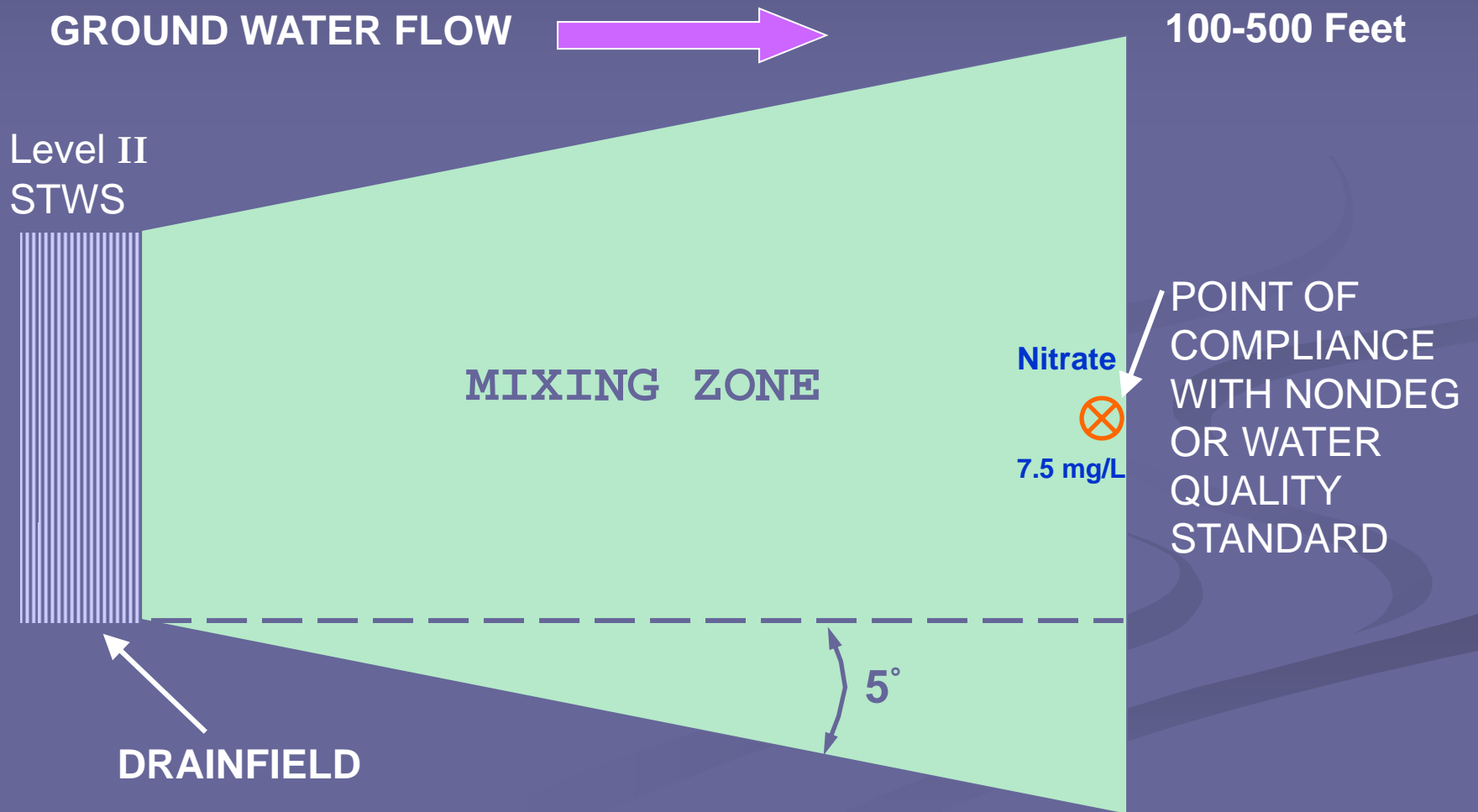
**Utilize
Existing Laws**

**Continue
Property on
Tax Roles**

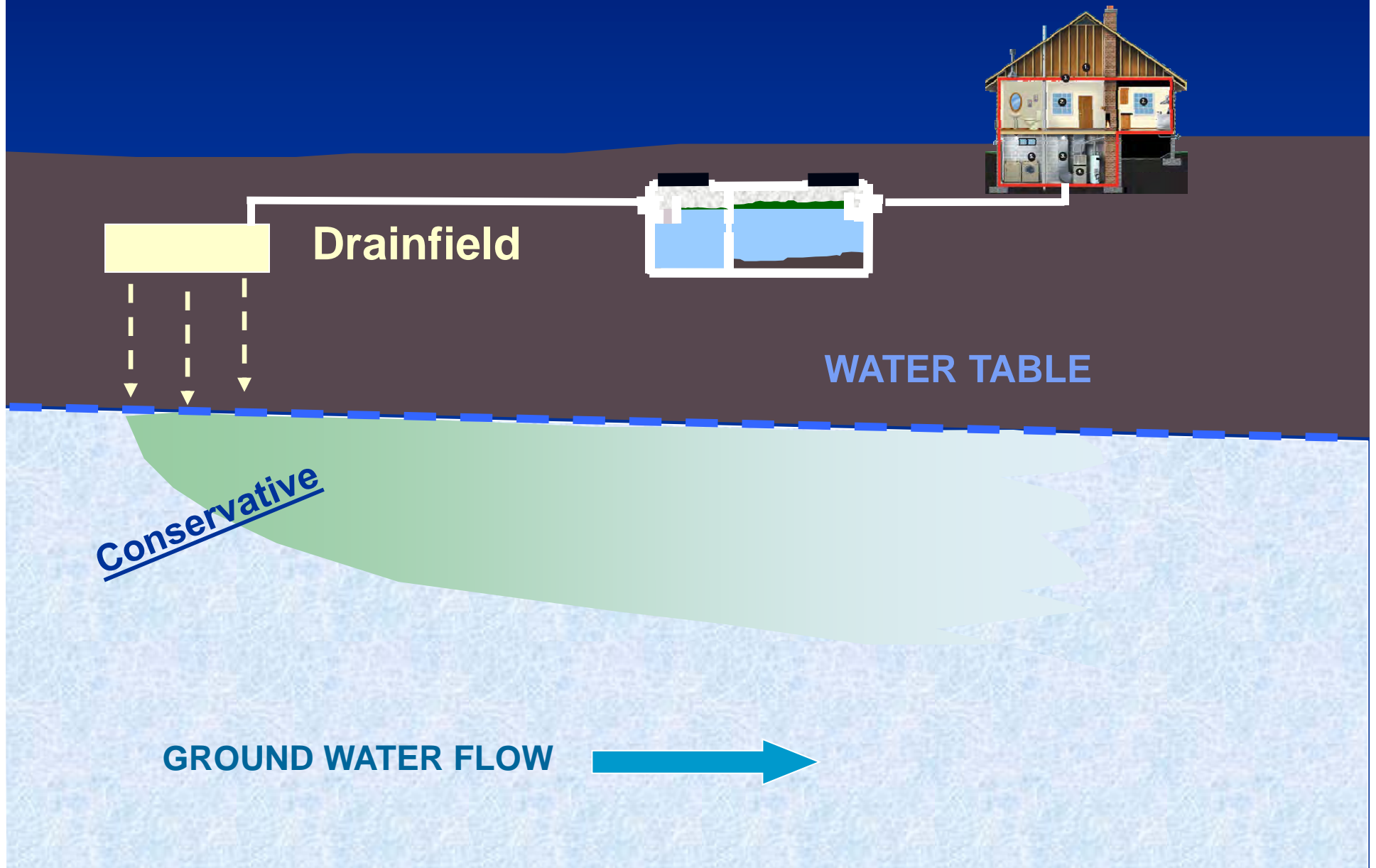
**Maintain
Solvency of
Petro Fund**

- **Fund Solvency**
- **Stimulate the
Economy**

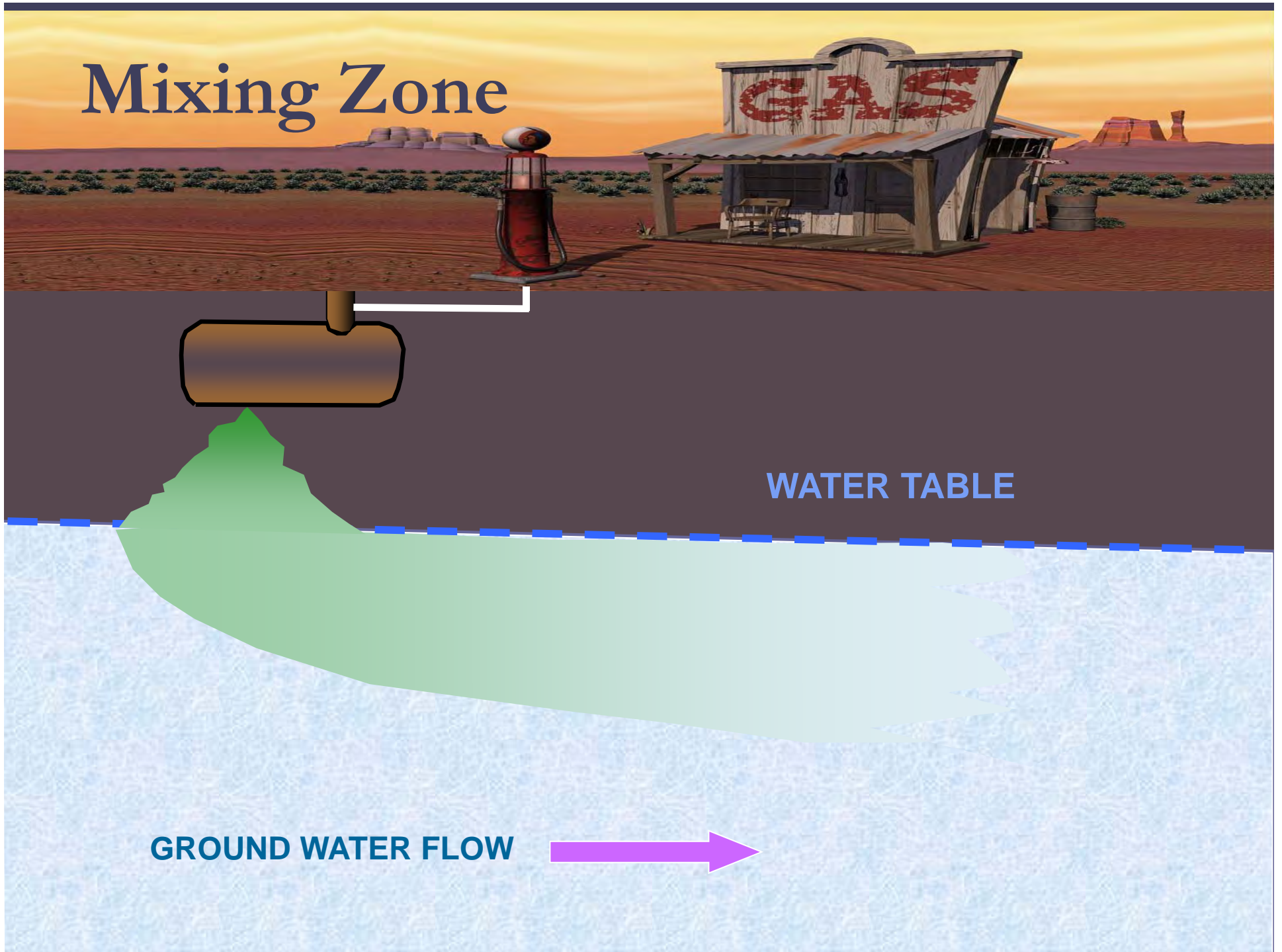
SEPTIC SYSTEM MIXING ZONE

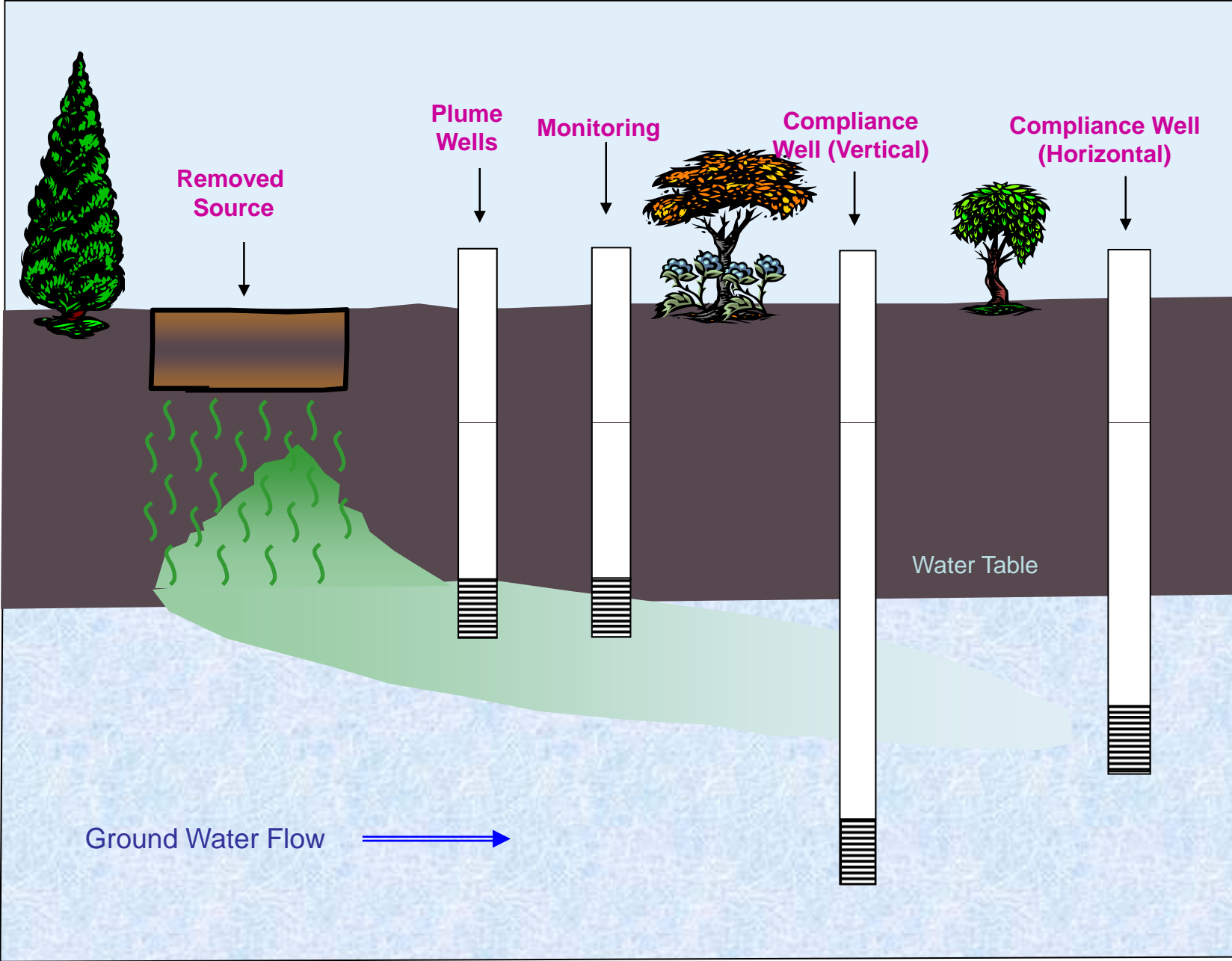


GROUND WATER MIXING ZONE



Mixing Zone





KEY CONSIDERATIONS

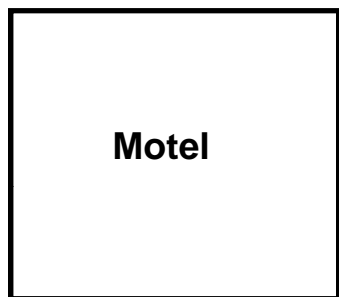
- Contaminated groundwater is not and will not be used for drinking water
- Source removal has been accomplished
- Chemical concentrations will decrease over time

Elmer's Great Falls

\$210,000



10th Ave. South



- Boring
- ⊗ Monitoring Wells



Groundwater Mixing Zone Application Guidance

South Carolina



May 1, 1997

SUMMARY

- DEQ has a Policy in Place
- Implementation Would Stimulate Economy
- Maintain Fund Solvency

THANK YOU

- Comments?
- Concerns?
- Questions?