

# Property / Environmental Risk Questionnaire

**Beginnings Credit Union**  
1030 Craft Road, Ithaca, NY 14850.

Name and address of site: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Owner/Occupant: \_\_\_\_\_

Site Inspector: \_\_\_\_\_

1. Applicant: a) does own the property Yes No  
b) if yes, has owned the property since \_\_\_\_\_

2. Give the names of any previous commercial owner or tenants:

\_\_\_\_\_  
\_\_\_\_\_

3. What is the current use of the property

- ( ) Industrial/Warehouse (wholesale food and wine distributor)  
( ) Farm  
( ) Undeveloped Land  
( ) Retail/Commercial  
( ) Residential  
( ) Other \_\_\_\_\_

4. What is the intended use of the property?

- ( ) Industrial/Warehouse  
( ) Farm  
( ) Undeveloped Land  
( ) Retail/Commercial  
( ) Residential  
( ) Other \_\_\_\_\_

5. Provide a list of adjacent properties, (north, south, east and west) from the site. Include properties across thoroughfares.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**CIRCLE CORRECT RESPONSE (UNK=UNKNOWN)**

**Owner/occupant – if applicable**

**Observed by Beginnings**

**USE OF PROPERTY**

6.	Did you observe evidence or do you have any prior knowledge that this property is or has been used for an commercial, industrial, or military purposes?
7.	Did you observe evidence or do you have any prior knowledge that any adjoining property is or has been used for an industrial purpose?
8.	Did you observe evidence or do you have any prior knowledge that that this property is or has been used as a gasoline station, motor repair facility, commercial painting/printing facility, dry cleaners, photo development laboratory, junkyard, landfill, or as a waste treatment, storage, disposal, processing, or recycling facility? (if yes, please identity) _____
9.	Did you observe evidence or do you have any prior knowledge that any adjoining property is or has been used as a gasoline station, motor repair facility commercial painting/printing facility, dry cleaners, photo development laboratory, junkyard, landfill, or as a waste treatment, storage, disposal, processing, or recycling facility? (if yes, please identity) _____
10.	Are there any obvious high risk neighbors in adjacent properties engaged in producing, storing or transporting hazardous waste, chemicals, or substances?
11.	If the property has been used for agricultural purposes, have pesticides, herbicides, or other agricultural chemicals been applied to the property?
12.	Has any user of the property ever generated, transported, or disposed of a "hazardous substances" as defined by law.

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No

**WATER**

13.	Is water for any building on the property provided either by a private company or directly from a well on the property?
14.	If the property is served by a private well or non-public water system, is there evidence, or do you have any prior knowledge that contaminants have been identified in the well or water system that exceed guidelines?

Yes	No	Unk
Yes	No	Unk

Yes	No
Yes	No

**CIRCLE CORRECT RESPONSE (UNK=UNKNOWN)**

15. If the property is served by private well or non-public water system, is there evidence, or do you have any prior knowledge that the well or system has been designated as contaminated by any governmental environmental/health agency?
16. Does the property discharge pollutants or waste water (not including sanitary waste or storm water), onto or adjacent to the property and/ or into a sanitary sewer or storm waters system?
17. Have local water supplies been found to have elevated levels of radon or radium?

**Owner/occupant – if applicable**

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

**Observed by Beginnings**

Yes	No
Yes	No
Yes	No

**ASBESTOS**

18. Are there asbestos containing materials in any building on the property?
19. If so, has a survey been conducted to assess the type, amount, location, and condition of asbestos containing material? (If yes, attach a copy.)
20. Have asbestos air samples been taken? (If yes, attach copies of results)
21. If the property contains asbestos, has notice been given to tenants of the presence of asbestos?

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

Yes	No
Yes	No
Yes	No
Yes	No

**HAZARDOUS WASTE**

22. Did you observe evidence or do you have any prior knowledge that there are currently or have been previously any stained soil on the property?
23. Is there any visible or documented evidence of soil or groundwater contamination on the property?
24. Is there any documented or visible evidence of dangerous waste handling on the property or neighboring sites (e.g. stressed vegetation, stained oil, open or leaking containers, foul fumes or smells, or oily ponds, etc.) ?
25. Did you observe evidence or do you have any prior knowledge that there are currently or have been previously any flooring, drains, or walls located within the facility that are stained by substances other than water or emitting foul odors?

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

Yes	No
Yes	No
Yes	No
Yes	No

**CIRCLE CORRECT RESPONSE (UNK=UNKNOWN)**

26. Did you observe evidence or do you have any prior knowledge that there are current or been previously any damaged or discarded automotive or industrial batteries, pesticides, paints, or other chemicals in individual containers of >5 gal in volume or 50 gal in aggregate, stored on or used at the property or facility?
27. Did you observe any evidence or do you have any prior knowledge that there are currently or have been previously any industrial drums or sacks of chemicals located on the property or the facility?

**Owner/occupant – If applicable**

Yes	No	Unk
Yes	No	Unk

**Observed by Beginnings**

Yes	No
Yes	No

**OTHER HAZARDS**

28. Are there any fluorescent light ballasts containing PCBs in any building on the property?
29. Is there a transformer, capacitor or any hydraulic equipment for which there are any records indicating the presence of PCB's?
30. Is there any evidence that the property or any nearby structure have elevated indoor levels of radon or radon progeny?
31. Is the property located on or near sites that currently are or formerly were used for uranium, thorium or radium extraction or for phosphates processing?
32. Did you observe evidence or do you have any prior knowledge that there are currently or have been previously any registered or unregistered storage tanks or pipelines (above or underground) for petroleum, chemicals or other substances (excluding ordinary waste and sewage pipes) located on the property?
33. Has the owner or occupant of the property been informed of the past existence of hazardous substances or petroleum products with respect to the property or any facility located on the property?
34. Is there any visible or documented evidence of peeling lead paint on the floors or below the height of five feet on the walls or common areas?
35. Do tenant areas contain Urea Formaldehyde Foam Insulation that has been installed less than a year ago?
36. If the answer to question 35 is YES, did the current HVAC system meet ASHRAE standards when it was installed?

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No

**CIRCLE CORRECT RESPONSE (UNK=UNKNOWN)**

37.	Did you observe evidence or do you have any prior knowledge that any toxic or hazardous pollutants/substance or petroleum products, unidentified waste materials, tires, automotive or industrial batteries, or any other waste materials have been dumped above grade, buried, burned, spilled, or otherwise released on the property?
38.	Did you observe evidence or do you have any prior knowledge that fill dirt has been brought into the property that is of unknown origin or originated from a contaminated site?
39.	Did you observe evidence or do you have any prior knowledge that there are currently or have been previously any pits, ponds, or lagoons located on the property in connection with waste treatment or waste disposal?
40.	Did you observe evidence or do you or do you have any prior knowledge that there are currently or have been previously any vent pipes, fill pipes or access ways indicating a fill pipe protruding from the ground on the property or adjacent to any structure located on the property?

**Owner/occupant – if applicable**

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

**Observed by Beginnings**

Yes	No
Yes	No
Yes	No
Yes	No

**COMPLIANCE ISSUES / ENVIRONMENTAL ASSESSMENTS**

41.	Are there results of physical testing (including on-site sampling of soil and groundwater meeting all regulatory standards and sound industry practice) indicating whether the property is free of waste contamination and is being operated in an environmentally safe manner?
42.	Does the owner or occupant have any knowledge of any environmental assessment of the property or facility that indicated the presence of hazardous substances or petroleum products involving the property by any owner or occupant of the property?
43.	Does the owner or occupant of the property know of any past threatened or pending lawsuits or administrative proceedings concerning a release or threatened release of any hazardous substance or petroleum products involving the property by any owner or occupant of the property?
44.	Does the owner or occupant of the property have any knowledge of environmental liens or governmental notification relating to past or recurrent violations of environmental laws with respect to the property or any facility located on the property?
45.	Has the owner or occupant of the property been informed of the past or current existence of environmental violations with respect to the property or any facility located on the property?
46.	Is each User of the property in full compliance with all environmental permits?

Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk
Yes	No	Unk

Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No

The applicant hereby acknowledges that, as a condition of its consideration of the loan application, the Lender requires this questionnaire. In evaluating the application for the loan, the Lender will rely on the truth, accuracy, and completeness of the information provided. The applicant represents and warrants that this questionnaire has been completed accurately and in good faith, based on reasonable inquiry and reasonable due diligence and to the best of the applicant's knowledge.

The yes and no responses in this report do not represent scientific certainties, but rather are probabilities. The conclusions made in this report are based solely on observations made, information obtained during the course of the work, and knowledge of the respondents. Preparer(s) represent that the answers to questions and facts stated are true and correct to the best of their knowledge, and no material facts have been suppressed or misstated.

### COMMENTS

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#### Owner/Operator answering Questions:

Name \_\_\_\_\_

Title \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Phone Number \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

#### Site Inspector:

Name \_\_\_\_\_

Title \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Phone Number \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_