



NORTHSTAR
ENVIRONMENTAL MANAGEMENT, LLC

PHASE I
ENVIRONMENTAL SITE ASSESSMENT
1-3 BRIDGE STREET
YONKERS, NEW YORK

Prepared for:
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Fairfield County Bank
Collections / Credit Admin
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Prepared by:
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Project No: 120304

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I. INTRODUCTION

NorthStar Environmental Management, LLC (NorthStar) was retained by Fairfield County Bank to conduct a Phase I Environmental Site Assessment (ESA) for the property located at 1-3 Bridge Street, Yonkers, NY. The purpose of the Phase I ESA is to identify potential existing and former sources of hazardous materials and substances that could pose a risk to or adversely impact the site environment. This Phase I Environmental Site Assessment was conducted in accordance with the Transfer Act Site Assessment Guidance Document (TASA) published by the Connecticut DEEP (June 1989 and revised November 1991). In addition, this site assessment generally conforms with the American Society for Testing and Materials (ASTM) Standard E 1527-05. We declare that to the best of our professional knowledge and belief, we meet the definition of Environmental Professional as defined in 312.10 of 40 CFR 312. We have the specific qualifications based on education, training, and experience to assess a property of the nature, history, and setting of the subject property. We have developed and performed the all appropriate inquiries in conformance with the standards and practices set forth in 40 CFR Part 312. The following scope of services was performed by NorthStar in preparation of this Phase I ESA:

- The subject site was visually observed for evidence of hazardous substances and wastes in the environment.
- Applicable state, and federal agencies were contacted, and available files were reviewed for information pertaining to the presence of hazardous substances and wastes in the environment at the subject site.
- Available ownership records and town historical information were reviewed to aid in establishing current and prior site usage.
- The general hydrogeological and topographic setting was characterized based on field observations and published information.
- This report was prepared to summarize the work performed and to present our opinion regarding the presence of hazardous substances and wastes in the site environment.

This report is subject to the limitations contained in Appendix A. This study was performed and the report prepared on behalf of, and for the exclusive use of Fairfield County Bank, solely for use in a preliminary environmental evaluation of the above-referenced site. This report and findings shall not, in whole or in part, be disseminated or conveyed to any other party, nor used or relied on by any other party, in whole or in part, without prior written authorization from this office. NorthStar acknowledges and agrees that the report may be conveyed to the lender, title insurer and legal counsel associated with the proximate transaction of the site. The work was undertaken to assess environmental conditions specifically on the subject property in accordance with generally accepted engineering and hydrogeological practices. No other warranty, expressed or implied, is made. Absolute assurance that any and all possible contamination at the site will be identified cannot be provided. The study is based, in part, on information provided by the client, their agents, or third parties, including state or local officials. NorthStar assumes no responsibility for the accuracy and completeness of this information.

We trust that the report presented herein will satisfy your current requirements. Should you have any questions or comments, please do not hesitate to contact the undersigned.

Very truly yours,
NorthStar Environmental Management, LLC



Kristie A. Ferreira, LEP
Principal

II. SITE DESCRIPTION

A. GENERAL INFORMATION

PROJECT ADDRESS:	1-3 Bridge Street, Yonkers, NY
PROJECT NUMBER:	120304
CONDUCTED BY:	Kristie Ferreira, LEP
DATE OF SITE VISIT:	March 14, 2012
WEATHER:	Sunny, mild
SITE CONTACT:	Mr. Gerry Houlihan, Houlihan & O'Malley Real Estate Services Inc.
TELEPHONE NUMBER:	914-961-4840
EMAIL ADDRESS:	gjhrcb@optonline.net

B. SITE CONSTRAINTS

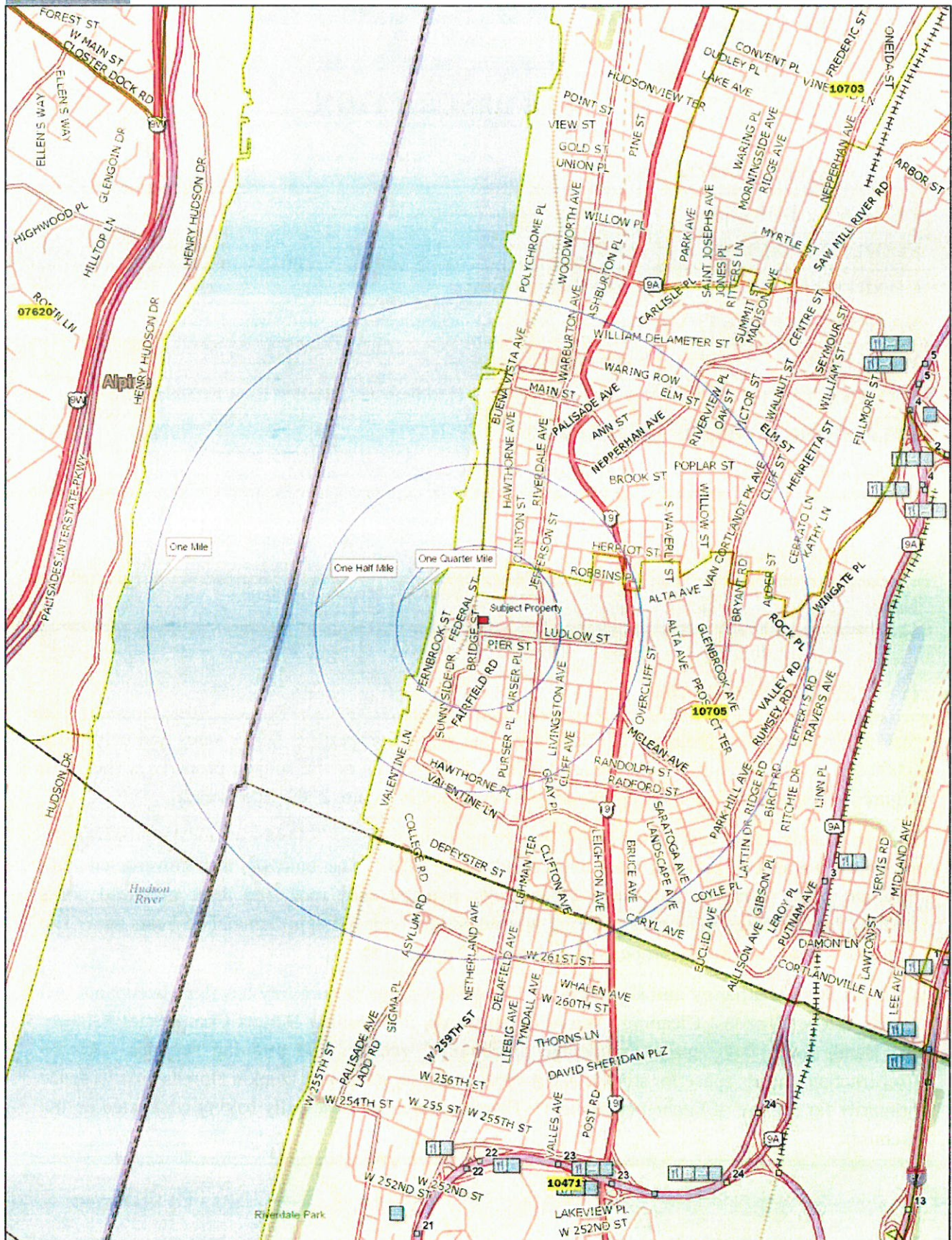
None

C. SITE DESCRIPTION

Size of Property and Number of Buildings: The subject property is 0.15± acres and contains a 6,060-square foot industrial warehouse building. The location of the subject property is shown in Figure 1. The general layout of the property is illustrated in Figure 2, the Site Sketch.

Date of Construction and Description: According to the Assessor's field card for the property, the two-story warehouse building was constructed circa 1953. The building was constructed with concrete floors, concrete and cinder block walls, a metal deck roof, and three overhead doors fronting Bridge Street. The roof covering was reportedly replaced approximately 5 years ago. The Assessor's field card for the property is included in Appendix B.

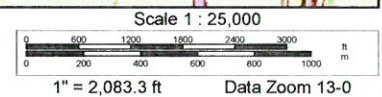
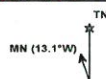
Current Site Occupancy and Operations: The subject property currently has three occupants: All Hands Kitchen Exhaust Cleaning, Amsco Construction, and Dunkin Donuts Commercial Kitchen. All Hands using there space for storage of company vehicles and cleaning supplies. Amsco Construction uses its space for storage and a small carpentry shop, and Dunkin Donuts uses its space primarily for storage of kitchen equipment. There is currently no actually baking conducted on the premises.

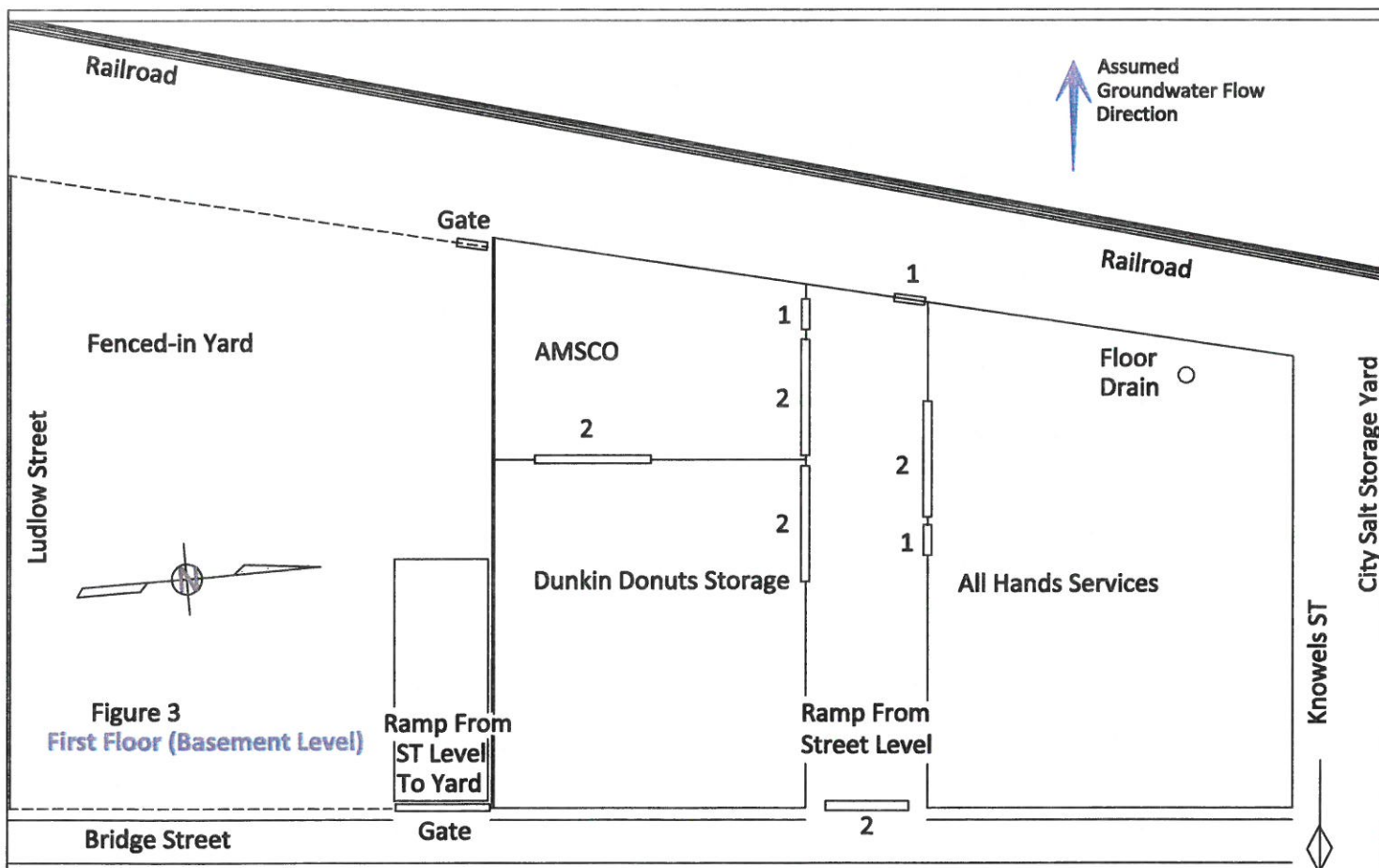
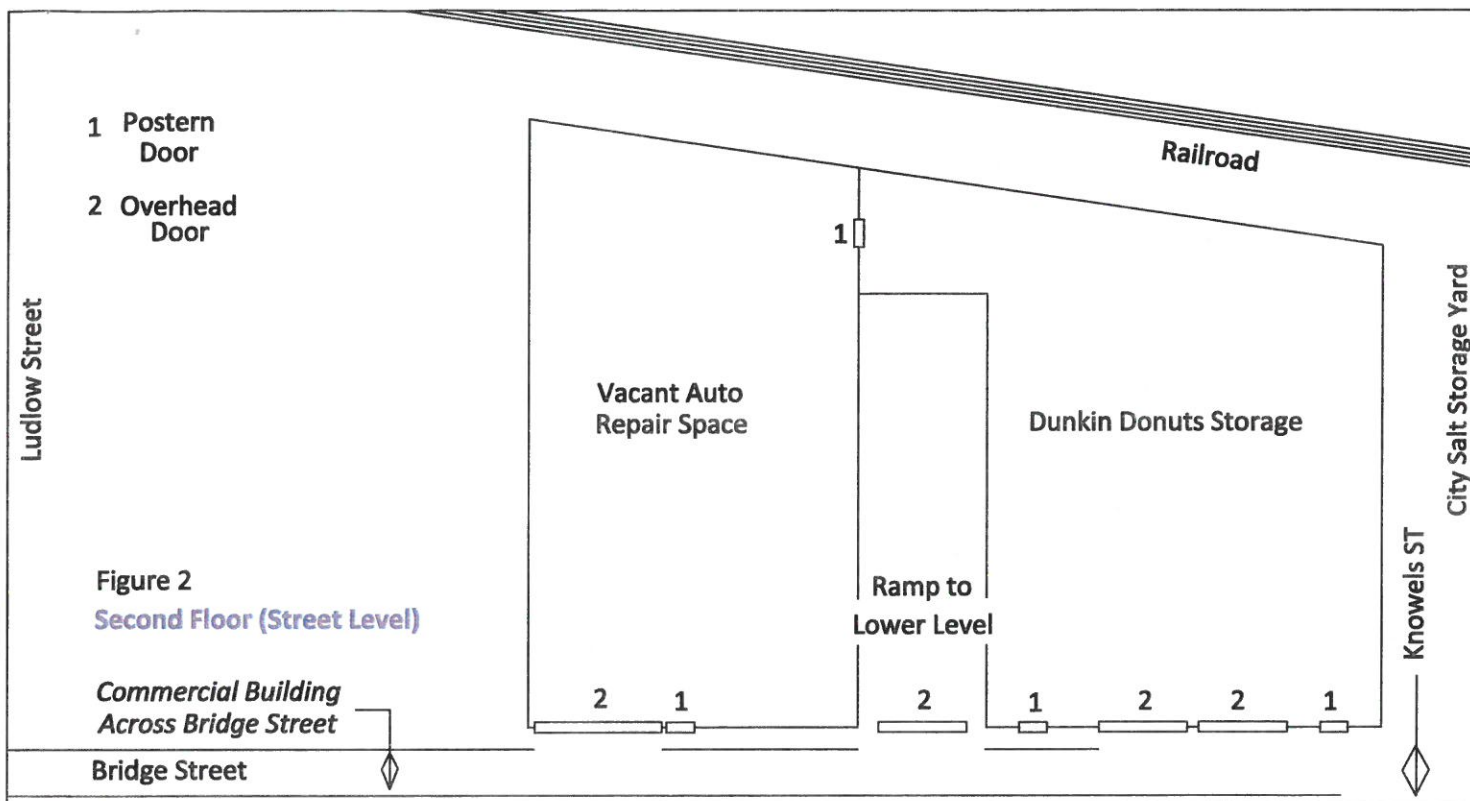


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Environmental Management, LLC
800 Village Walk No. 325
Guilford, Connecticut 06437-2468

Figures 2 & 3
Site Sketch
1-3 Bridge Street
Yonkers, New York

Project No.	120304
Date	03/16/12
Drawn By	JnB
Reviewed by:	KAF
Scale	Not to scale

D. HEATING SYSTEM & SITE UTILITIES

Heating System		Site Utilities	
	Fuel Oil	✓	Electricity
✓	Natural Gas	✓	Natural Gas
	Propane	✓	Municipal Water
	Electric	✓	Municipal Sewer
	Other	✓	Municipal Storm Water Sewer

Note: The subject property is serviced by the municipal drinking water and sanitary sewer systems. Storm water catch basins were observed along Bridge Street but not on site. The building is heated by ceiling mounted natural gas heaters.

E. ADJACENT PROPERTIES

The subject property is located in a mixed industrial/commercial area of Yonkers, New York. The following properties abut the subject site:

North:	City salt and debris staging yard
West:	Hudson Line of Metro North Railroad tracks
South:	Ludlow Street across which is a vacant building but that was recently occupied by Urinex (mfr. of specialty cleaning products for coffee machines)
East:	Bridge Street across which is a large multi-unit commercial building that contains various occupants including Dominic Magic Natural Hair Care, The Redeemed Christian Church of God, and a Karate Studio.

F. WATER SUPPLY

Type of Water Supply:	Municipal
Community Water Supply Wells Within A One-Mile Radius:	There are no public water supply systems within a quarter mile radius of the subject property. There are two public water supply systems between a quarter mile and a half mile of the subject property. Both wells were installed in the bedrock aquifer.
Monitoring Wells:	No groundwater monitoring wells were observed or reported
Abandoned Wells:	None observed or reported



Aerial Photograph of Subject Property June 17, 2010

III. SITE HISTORY

A. *HISTORICAL DESCRIPTION*

In 1886, the subject property was occupied by the J.K Flemming & Son Company which appeared to conduct some type of operation that involved “wool extracts from rags”. The building looked like a small factory/industrial building. The Sanborn Map indicated that the building was heated by coal with gas lighting. The south western section of the property adjacent to the railroad tracks contained the Ludlow passenger depot. By 1898, the subject property contained a small structure identified as a “ruin”. Apparently, the J.K. Flemming Company had been razed at some point between 1886 and 1898. The Ludlow Passenger Station and a Railroad signal tower were still present at the south west corner of the site.

The subject property appeared to remain vacant until approximately 1956 when a small building labeled “private garage” was present on the property. According to the Assessor’s field card for the property, the subject building was initially constructed circa 1953. Sanborn maps and aerial photos show the building was smaller in foot-print area than the building is today. The railroad signal tower appeared to still be present on the southwest corner of the property in 1953. In 1957, the subject building was labeled as “auto body”. By 1966 the subject building had been expanded to its current size and shape. A Certificate of Occupancy dated 7/18/1973 identified Vincent Sokol as the owner of the building which consisted of a 2-story masonry and steel warehouse style building. The 1st floor (lower level) factory space was vacant at the time, and the 2nd floor factory space was occupied by an Auto Repair facility.

The 1971 Sanborn Map indicates that the subject building was occupied by Whole Sale Wines and Plastic Products Manufacturing.

In 1991 and 2004 the building was labeled as “auto repair”. A 1991 Certificate of Occupancy indicated that Andrew Romano conducted auto repair at the site. Gaetano’s Auto Styling was listed at the subject property in 1991 as a small quantity generator of hazardous wastes. Gaetano’s was listed as a non-generated in 1999 and 2006.

The Building Department file for the property showed that in 2005 there were numerous applications, submittals and correspondences related to the renovation of the building to create a commercial bakery. In July of 2006, the ownership of the property changed from Bonnie Tobias to Men At Work LLC. Men At Work LLC renovated the northern half of the 2nd floor to be used as a commercial kitchen for Dunkin Donuts. Today the building is occupied by the Dunkin Donuts commercial bakery, Amsco Construction, All Hands Services and a vacant automotive unit used for personal vehicle storage.

B. RECORD OF TRANSFER

Owner of Record	VOLUME	PAGE	DATE
Men At Work, LLC	---	---	07/2006
Bonnie Tobias Ltd	---	---	02/20/1991
Pearl Sokol	---	---	

D. CITY DIRECTORY REVIEW

Year	Address	Occupant
		No directories available

Note 1: City Directories were searched through the EDR Company and no directories listings were found for the subject property.

C. AERIAL PHOTOGRAPH REVIEW

Date	Observation
1954	A small building was located on the subject property. The building was about half the size of the existing building. The building was located near the center of the subject property with two small lots to the north and south of the building.
1966	The subject building had been expanded to its current size and shape. The surrounding neighborhood appeared highly industrialized. The lot just north of the subject property appeared as though it was being used as a parking lot for the industrial building located just northeast of the parking lot.
1974	The subject property and surrounding neighborhood appeared much the same as in the 1966 photograph. The parking lot just north of the subject property was vacant and appeared to consist of bare soil.
1984	The subject property and surrounding neighborhood appeared much the same as in the 1974 photograph. The parking lot just north of the subject property was vacant and appeared to consist of bare soil.
1994	The subject property and surrounding neighborhood appeared much the same as in the 1984 photograph.
2006	The subject property and surrounding neighborhood appeared much the same as in the 1984 photograph. The lot north of the subject property appeared as though it was being used as some sort of storage yard.

Note: Historic Aerial Photographs are shown in Appendix C.

E. SANBORN INSURANCE MAPS

Date	Observations
1886	The subject property contained the J.K Flemming & Son Company which appeared to conduct some type of operation that involved “wool extracts from rags”. The property appeared to be heated by coal with gas lighting. The south western section of the property contained the Ludlow passenger depot. The train tracks were located in their current position just west of the property. The property to the north was the Municipal Gas Company with two bulk storage tanks.
1898	The subject property contained a small structure identified as a “ruin”, the Ludlow Passenger Station, and a Railroad signal tower at the south west corner of the site. Apparently, the J.K. Flemming Company had been razed since 1886. Across Bridge Street to the west was a small coal bag and screen manufacturing company. The Municipal Gas Company was located in the lot north of the subject property.
1917	No building was shown on the subject property. The lot north of the subject property contained three large capacity natural gas storage tanks. Tank capacities were listed as 22,800 cubic feet (not used), 50,000 cubic feet and a 250,000 cubic foot natural gas tanks. The property across Bridge street to the east contained the “U” shaped building that is there today. The building was occupied by The Maag Gear Works (Gear Mfg) on the first floor and Dean Plaster Co’s Storage on the second floor.
1942	The Sanborn map shows that the subject property consists of three parcels that were part of the T. W. Ludlow Jr. Estates. The map showed no buildings on the property. The lot to the north of the subject property was now identified as being owned by the Westchester Lighting Co. The property across Bridge Street was identified as the Dean Plaster Company. The building to the south across Ludlow Street appeared to be a multi-unit building and was occupied by Eureka Garage (automotive repair), Hudson River Holding, and Watson & Marin Inc. The rail road tracks were present to the west as they had been since at least 1886.

Note: Sanborn Insurance Maps are presented in Appendix D.

E. SANBORN INSURANCE MAPS (Continued)

Date	Observations
1951	No building was shown on the subject property. There was a small structure on the south west border of the property labeled "Section No" which was likely associated with the railroad. The property across Bridge Street contained the Joseph Love Dress Factory. The lot north of the subject property appeared to contained large capacity above ground storage tanks of some sort. The building to the south across Ludlow Street contained the Universal Bulb Corporation.
1956	The building on the subject property was smaller in foot print area than the existing building and was labeled private garage. The small structure on the south west border of the property labeled "Section No" was still present.
1957	The small automotive building on the subject property was labeled as Auto Body. The Joseph Love Dress Factory was located across Bridge Street and the Universal Bulb Corporation was located across Ludlow Street to the south. Nothing was shown on the lot north of the subject property.
1971	The building on the subject property was expanded and appears to have taken its current size and shape. The Sanborn Map indicates that the building was occupied by Whole Sale Wines and Plastic Products Manufacturing. Nothing was shown on the property to the North. The property across Bridge Street was occupied by Rivoli Knitting Co. The property across Ludlow Street was occupied by a Restaurant and Hotel Equipment company.
1973	The subject property and abutting properties were largely the same as seen in the 1971 Sanborn Map.
1978	The subject property and abutting properties were similar to their appearance in 1973. The occupancy of the subject property was not indicated.
1991	The existing building was located on the subject property. Occupancy was labeled as "Auto Repair".
2004	The existing building was located on the subject property. Occupancy was labeled as "Auto Repair".

Note: Sanborn Insurance Maps are presented in Appendix D.

F. HAZARDOUS SUBSTANCES AND HAZARDOUS WASTES KNOWN TO HAVE BEEN USED AND OR STORED ON SITE PRIOR TO CURRENT OCCUPANT

Material	Method of Storage	Approximate Quantity
Waste oil	330-gallon AST	Unknown, removed from property in 2009.

A review Sanborn Fire Insurance Maps and Yonkers City Directories indicates that the subject property was occupied by an automotive repair garage from 1955 until circa 2005. There was also an auto body shop at the site during its early years. It is therefore assumed that various oils, automotive fluids and auto body supplies and paints were stored on the subject property in the past.

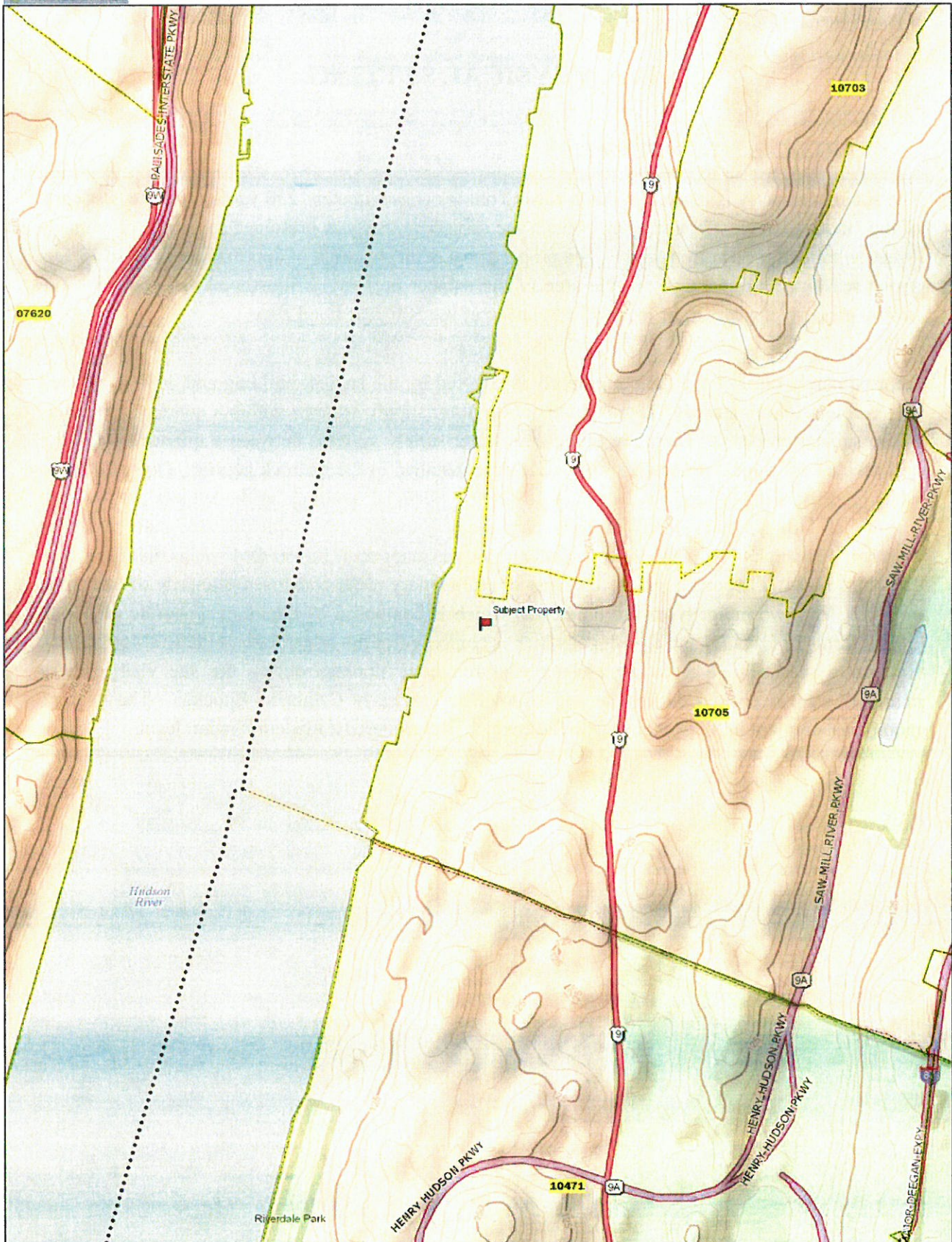
UST = Underground Storage Tank AST = Aboveground Storage Tank

IV. PHYSICAL SETTING

A. *PHYSICAL SITE DESCRIPTION*

The subject property is located in down town Yonkers approximately 250 yards from the east bank of the Hudson River. Groundwater beneath the subject property is presumed to flow in a westerly direction toward the Hudson River. The property sits at an elevation of approximately 14 to 19 feet above sea level. Topography in the area of the subject property is illustrated in Figure 5. The subject property appears to be located just outside of the 500 year flood zone.

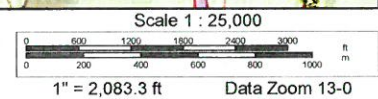
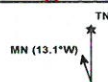
Approximately 60% of the subject property is covered by the subject building and 40% is covered by pavement (parking area). There are no public water supply systems within a quarter mile radius of the subject property. There are two public water supply systems between a quarter mile and a half mile of the subject property. Both wells were installed in the bedrock aquifer. One of the two wells reported a depth to groundwater of 15 feet. Surficial materials at the subject property are mapped as Urban Land which generally consists of gravelly loam with possible man made fill material. Bedrock in the area of the subject property is mapped as Lower Ordovician and Cambrian carbonate rocks. Carbonate rocks are a class of sedimentary rocks composed primarily of carbonate minerals. The two major types are limestone, which is composed of calcite or aragonite (different crystal forms of CaCO_3) and dolostone, which is composed of the mineral dolomite ($\text{CaMg}(\text{CO}_3)_2$). Numerous bedrock out crops were observed throughout Yonkers during the site visit. These materials were deposited during the late Ordovician and early Cambrian Epochs. The average radon measurement in Yonkers is 2.24 pCi/L, which is considered a moderate radon level.



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V. SITE OBSERVATIONS

A. GENERAL SITE OBSERVATIONS

The subject property consists of a 0.15-acre lot with one 6,060-square foot two-story building commercial building. An aerial photograph of the subject property is presented as Figure 4 (page 6). The lower level of the building (first floor) is divided into three units. One unit is used for storage by the owner of the property, a second unit is occupied by All Hands Kitchen Exhaust Cleaning Service; and the third unit is occupied by Amsco Construction. The upper level of the building (2nd floor) is occupied by a Dunkin Donuts commercial bakery and a vacant unit that is zoned for automotive repair. South of the building is an asphalt-paved parking lot.

The lower level of the building is accessed by a driveway ramp where cars and small trucks can drive down into the various units from Bridge Street. The All Hands Kitchen Exhaust unit is used primarily for storage of company/personal vehicles, exhaust cleaning supplies for use in the field, and various administrative files. The unit was kept very clean and there was no apparent spills of cleaning fluids on the concrete floor. One floor drain was observed in the unit near the back (west side) of the unit. The drain was no longer functional and appeared as though it once discharged to the railroad property that abuts to the west of the building. The Amsco Construction unit consisted of one large room and a smaller office area. Located in the main room were various work tables, wood supplies, hand tools and small electric tools. Also stored in the unit were various latex paints, small quantities of oil based paint, paint thinners, paint stripper, lacquer thinner, acetone, joint compounds and glues. The unit was kept very clean and all paints and thinners were stored in an orderly fashion. NorthStar observed no spills or staining in the unit. No floor drains were observed. The third unit in the basement is used by the building owner to store metal kitchen racks, and other sundry dry goods. Two natural gas mains and the city water intake main were observed on the east side of the unit. No floor drains were observed in this area of the basement and no hazardous materials present at the time of our walkover. This section of the basement was connected to the Amsoc Construction section of the basement by an overhead door.

The upper level of the building contains a Dunkin Donuts industrial kitchen. This unit comprised the northern section of the second floor. The kitchen is currently inactive and the space is being used for storage of kitchen equipment for other Dunkin Donut shops. The unit was finished with concrete floors, sheetrock walls and suspended ceilings. Floor drains located throughout the unit drain to a cleanout unit in the basement and is then discharged to the municipal sewer system. The unit was set up with a convection oven, fryers, stainless steel hood with return air, proof boxes, walk-in freezer, industrial mixers, and a stainless sink. Also located in the unit were numerous metal donut racks.

A. GENERAL SITE OBSERVATIONS (Continued)

The southern section of the second floor is currently vacant but is permitted for auto repair use. The unit is finished with concrete floors, cinder block walls and metal ceiling. An office area near the front of the unit was finished with sheetrock walls and a suspended ceiling. The office area had a counter and appeared to be the customer reception area. Three personal vehicles were being stored inside the unit. No hazardous materials or wastes were observed in the unit at the time of our walkover and no staining was observed on the concrete floor. No floor drains were observed in the unit.

The subject building abuts to the site's northern, eastern and western property borders. The eastern border of the property is a concrete side walk that abuts with Bridge Street. A utility-owned, pole mounted electrical transformer was observed on on this side of the property. The south section of the property consists of an asphalt paved parking lot. No evidence of an underground storage tank was observed in this area. One 55-gallon drum was located in the parking lot. The drum was empty and there was no staining around it. No staining or other evidence of a spill was observed in the parking area.

B. VIRGIN PETROLEUM AND CHEMICALS OBSERVED OR REPORTED TO BE PRESENT ON SITE

Material	Container Size & Type	Number	Condition/ Age	Observations
Amsco Construction				
Green soap	55-gallon plastic drum	2	Good	On concrete floor, no staining
Turpentine	35-gallon drum	1	Good	On concrete floor, no staining
Various household cleaning agents	Pint containers	6	Good	Stored on work bench
Mortar mix	80 lb bags	6	Good	On concrete floor
Various wood glues	Small plastic containers	6	Good	
Paint stripper	1 gallon containers	8	Good	Stored on a wood board on concrete floor beneath work bench on west side of unit. No spills or staining.
Lacquer thinner	Pint container	1	Good	
Acetone	Pint container	1	Good	
Latex paint	5-gallon buckets	5	New	Stored on concrete floor
Latex paint	1 gallon cans	30	New and open	Stored in wooden cabinet and some on concrete floor
Latex paint	1 pint cans	12	New and open	Stored in wooden cabinet and some on concrete floor
Oil-based paint	1 pint cans	2	Open	Stored in wooden cabinet
Polyurethane	1 gallon cans	6	Open and new	Stored in wooden cabinet
Caulking	Tubes	8	New	Store on work bench
Motor oil	Quart cans	10	Good, new	Stored in wooden cabinet.
All Hands Services				
Sodium and Potassium Hydroxide Cleaner (Zep Super Doug)	55-gallon plastic drums	4	Good	Stage on pallet, no spillage, no staining.
Joint compound	5-gallon plastic buckets	2	Good	
Dunkin Donuts				
House hold cleaning agents, bleach	Small containers	8	Good	In maintenance closet

UST = Underground Storage Tank AST = Aboveground Storage Tank

C. WASTE PETROLEUM AND CHEMICALS OBSERVED OR REPORTED TO BE GENERATED ON SITE

Material	Container Size & Type	Number	Condition/ Age	Observations
None observed				

UST = Underground Storage Tank AST = Aboveground Storage Tank

D. UNDERGROUND STORAGE TANKS OBSERVED AND REPORTED TO BE PRESENT ON SITE

Tank Size	Composition	Content	Date Installed	Status
None observed or reported				

Notes:

E. POTENTIAL CONTAMINANT PATHWAYS

On-site Septic System:	No
Discharges to air, ground or water:	None observed or reported
Lagoons:	None observed or reported
Dry wells:	None observed or reported
Floor drains:	There is one floor drain in the All Hands Services unit near the rear (west side) of the unit. The discharge point of this drain is unknown. It looks as though it may discharge to the ground or to a dry well behind the building (railroad property). No other floor drains were observed in the lower level. There are several drains in the Dunkin Donuts unit on the first floor level. These drains connect to a grease trap in the basement and then discharge to the municipal sewer system. No floor drains were observed inside the vacant automotive repair unit.
Cracks or open seams in concrete floor:	None observed or reported
Storm water system:	None observed on site.
Other:	None observed or reported

F. INDICATORS OF CONTAMINATION

LAND		SURFACE WATER	
Stained soil	None observed	Petroleum sheen	No surface water on site
Stained pavement	None observed	Discoloration	No surface water on site
Odors	None detected	Notable absence of water bugs	No surface water on site
Distressed vegetation/ areas of bare soil	None observed	Foaming	No surface water on site
Seeps/leachate	None observed	Dead fish	No surface water on site
Other		Notable absence of aquatic vegetation	No surface water on site

Note:

G. ASBESTOS -CONTAINING MATERIALS:

Asbestos in building materials reached its height of use during the period 1940 through 1970. Consequently, buildings constructed during this period have a high possibility of having been constructed with asbestos-containing building materials. Since the 1970s, the U.S. Environmental Protection Agency (EPA) has stepped in with bans of certain asbestos-containing materials and regulation of others. Many of the asbestos-containing construction materials used through 1980 remain in older buildings as a potential health hazard. Buildings that were constructed after 1980 have a lower likelihood of containing asbestos. Because the ban that the EPA placed on many asbestos products in 1989 under the Toxic Substance Control Act, was overturned on appeal by the Fifth Circuit court in 1991, asbestos can still be present in some building materials today. The materials that remain banned are asbestos-containing corrugated paper, rollboard, commercial paper, specialty paper, flooring felt, and new uses of asbestos. Considering that the subject building was built circa 1955, it is possible that asbestos-containing materials were used in its construction. However, no readily apparent friable asbestos-containing materials were observed during the site walkover. Much of the building is comprised of concrete walls and metal ceilings and the building is heated by gas-fired ceiling mounted units. The Dunkin Donuts space was renovated in 2006 and is not likely to have major quantities of asbestos.

H. LEAD-BASED PAINT:

Lead was banned from use in building paints in 1978. Therefore, buildings constructed after 1978 are not likely to contain lead-based paint. Considering that the subject building was constructed prior to 1978, there is a possibility that at least some painted surfaces contain lead-based paint. Lead-based paint is a concern primarily for residences with children under the age of 6 years, and buildings that are undergoing renovation or demolition.

I. ELECTRICAL TRANSFORMERS

Type	Location	Signs of Leakage
Utility-owned Pole mounted	In front of building on Bridge Street	No evidence of leakage

J. ENVIRONMENTAL SENSITIVE AREAS / POTENTIAL RECEPTORS

The Hudson River is a major environmental and culture resource. The river is located approximately 225 yards down gradient of the subject property.

VI. STATE AND FEDERAL DATABASE REVIEW

A computerized file search of State and Federal Environmental Databases was conducted in accordance with ASTM Standard Practice for Environmental Site Assessments, E 1527. Section VI A. presents a summary of the State and Federal Environmental Database Listings. A summary of the database search report is included in Appendix E. The entire 592 page report is included on CD located in the back cover insert.

A. STATE AND FEDERAL ENVIRONMENTAL DATABASE LISTINGS

Database	Search Radius (miles)	Subject Property	No. of Sites Within Search Radius	Potential off-site sources of contamination
National Priority List (NPL)	1.0	No	1	0
Proposed NPL	1.0	No	0	0
NPL liens	TP	No	0	0
Delisted NPL	1.0	No	0	0
CERCLIS	0.5	No	1	0
CERC-NFRAP	0.5	No	0	0
Corrective Action Report (CORRACTS)	1.0	No	0	0
RCRA-TSDF	0.5	No	0	0
RCRA Lg. Quan. Gen.	0.25	No	1	0
RCRA Sm. Quan. Gen.	0.25	No	0	0
Conditionally Exempt RCRA-CESQG	0.25	No	6	0
US ENG CONTROLS	0.5	No	1	0
US INST CONTROL	0.5	No	1	0
Emergency Response Notification System (ERNS)	TP	No	0	0
State Hazardous Waste Sites (SHWS)	1.0	No	0	0
New York Vapor Reopened	0.5	No	0	0
Solid Waste Facilities/Landfill Sites (SWF/LF)	0.5	No	0	0
NY Leaking Underground Storage Tank list (LUST)	0.5	No	56	8
NY Historic LUST	0.5	No	34	8
INDIAN LUST	0.5	No	0	0

A. STATE AND FEDERAL ENVIRONMENTAL DATABASE LISTINGS (Continued)

Database	Search Radius (miles)	Subject Property	No. of Sites Within Search Radius	Potential off-site sources of contamination
NY USTs	0.25	No	18	7
NY MOST UST	0.25	No	1	1
NY AST	0.25	No	15	5
NY CBS AST	0.25	No	3	0
NY MOSF AST	0.25	No	2	2
NY CBS	0.25	No	2	0
NY MOSF	0.25	No	2	0
NY Engineered Controls	0.25	No	1	0
NY Institutional Controls	0.25	No	1	0
NY Voluntary Cleanup Priority (VCP)	0.5	No	1	1
INDIAN VCP	0.5	No	0	0
NY BROWNFIELDS	0.5	No	0	0
US BROWNFIELDS	0.5	No	1	0
Debris Region 9	0.5	No	0	0
Open Dump Inventory (ODI)	0.5	No	0	0
Solid Waste Recycling Facilities (SWRCY)	0.5	No	0	0
INDIAN ODI	0.5	No	0	0
Clandestine Drug labs US (CDL)	TP	No	0	0
CDL	TP	No	0	0
LIENS 2	TP	No	0	0
LUCIS	0.5	No	0	0
Hazardous Material Information Reporting System (HMIRS)	TP	No	0	0
NY Spills	TP	No	49	8
Historic NY SPILLS	TP	No	26	4
RCRA Non-Gen	0.25	Yes	3	0
Department of Pipe Line Safety (DOT OPS)	TP	No	0	0
Department of Defense (DOD)	1.0	No	0	0
Formerly Used Defense Sites (FUDS)	1.0	No	0	0
Consent Order	1.0	No	1	0
Record of Decision (ROD)	1.0	No	1	0

A. STATE AND FEDERAL ENVIRONMENTAL DATABASE LISTINGS (Continued)

Database	Search Radius (miles)	Subject Property	No. of Sites Within Search Radius	Potential off-site sources of contamination
Uranium Mill Tailing Sites (UMTRA)	0.5	No	0	0
MINES	0.25	No	0	0
Toxic Chemical Release Inventory System (TRIS)	TP	No	0	0
Toxic Substance Control Act (TSCA)	TP	No	0	0
FTTS	TP	No	0	0
HIST FTTS	TP	No	0	0
SSTS	TP	No	0	0
ICIS	TP	No	0	0
PADS	TP	No	0	0
MLTS	TP	No	0	0
RADINFO	TP	No	0	0
Facility Index System (FINDS)	TP	No	1	0
RAATS	TP	No	0	0
NY/NJ MANIFEST	0.25	Yes	10	8
DRY CLEANERS	0.25	No	0	0
ENF	TP	No	0	0
NPDES	TP	No	0	0
AIRS	TP	No	0	0
INDIAN RESERV	1.0	No	0	0
NY/NJ COAL ASH	0.5	No	0	0
PCB Transformer	TP	No	0	0
Coal Ash (EPA)	0.5	No	0	0
Coal Ash (DOE)	TP	No	0	0
Financial Assurance	TP	No	0	0

TP = Database Search Conducted for Target Property Only; **Bold** = Property was identified within ASTM search radius; **Bold & Italicized** = Subject property identified in database.

Note:

The subject property is listed in the environmental database report for the removal of a 330-gallon aboveground waste oil storage tank from the site. The report indicated that the tank was installed on 6/1/1997 and closed on 1/1/2009. The report did not mention the location of the tank. Gaetano's Auto Styling was listed at the subject property as a small quantity generator. A manifest report

indicates that 5-gallons of hazardous waste code F003 (waste non-halogenated solvents) was removed from the property on 08/05/1991. In 1999 and 2006, Gaetano's was listed as a verified non-generator of hazardous waste indicating that they no longer generated a hazardous waste. No other information was found on the subject property.

Park Lincoln Mercury located at 55 Knowles Street is listed in the database report for a number of manifests (no violations indicated). The manifests were for the generation of various quantities of waste non-halogenated solvents and waste flammable liquids during the period 1991 to 1998. They were also listed as a RCRA Non-generator of hazardous waste.

Coler Holding at 166 Ludlow Street is listed on the New York leaking underground storage tank list for a release of 15-gallons of fuel oil into the basement of the building in 1995. The release occurred as a result of an over fill and was reportedly cleaned up.

A spill was listed for Metro North RR Engine 103 at the corner of Knowles Street and Bridge Street. In actuality, the spill occurred on the tracks directly behind the subject property. The spill report indicated that on June 25, 2008 a train hit debris on the tracks and punctured the diesel tank releasing approximately 300 gallons on to the track and surrounding area. The spill occurred on the tracks just south of Riverdale Station (i.e. behind the subject building). Fleet Environmental removed 6.25 tons of contaminated ballast. The report indicates that other areas may have been affected due to "traveling".

Most other spills and leaking underground tanks within one eighth mile of the subject property were small in quantity and/or occurred on concrete/pavement.

The Hudson River itself is listed in the database report on the NPL, CERCLIS, RCRA LQG, US Engineered Controls, US Institutional Controls, Consent Order, Record of Decision, NY Historical Leaking tanks and NY Spills for the release of PCBs to the river from upstream sources and for contamination River sediments. There is a major amount of information regarding the Hudson River PCB site. It is not likely that the PCBs would work their way inland to impact properties other than those immediately on the river. Additionally, there is no evidence that dredge spoils were ever deposited on the subject property.

VII. MUNICIPAL FILE REVIEW

Assessor's Office:	The Assessor's Office Field Card is presented in Appendix B.
Building Department:	<p>The Yonkers Building Department has a 2-inch thick fill related to the subject property. Most of the information relates to certificates of occupancy, applications for construction and renovation of the building and City correspondence related to the property. The following notes were taken regarding the property:</p> <p>10/15/1953: New Building application. Building to be used for auto body and fender work. Owner Vincent Sokol.</p> <p>09/23/1958: Alterations and Additions for an automotive garage.</p> <p>7/18/1973: Certificate of Occupancy: Vincent Sokol, 2-story masonry and steel warehouse style building. 1st floor factory space (currently vacant); 2nd floor factory space (currently Auto Repair).</p> <p>09/20/1974: Permit application to repair fire damage in office area. Steel joist sagging.</p> <p>12/1990: Notice of Violation for auto repair work on 2nd floor with no permit. Also did not have C/O and did not comply with fire code.</p> <p>01/14/1991: Certificate of occupancy Vincent Sokol, denied. Hearing report: Constructed auto repair shop without permit.</p> <p>2/4/1991: Certificate of Occupancy for Andrew Romano (auto repair).</p> <p>2005: Various submittals and correspondences related to the renovation of the building to create a commercial bakery.</p> <p>07/28/2006: Change of owner from Bonnie Tobias to Men At Work LLC.</p> <p>6/2006: Application for a proposed parking lot.</p>
Health Department:	The Yonkers Health Department had no file on the subject property except for a computerized documentation indicating that a 330-gallon above ground waste oil storage tank had been removed from the property in 2009.
Fire Department:	The Yonkers Fire Department had no pertinent information related to the subject property.

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VIII. AREAS OF ENVIRONMENTAL CONCERN/ POTENTIAL RELEASE AREAS

<i>AOC 1:</i>	Past use of the subject property as an auto repair and possibly auto body shop since circa 1956. There were no reports of spills, leaking tanks or environmental violations at the subject property. The only report on the subject property was for the removal of a 330-gallon aboveground waste oil storage tank in 2009. Information regarding the former location of the tank was not been provided to NorthStar.
<i>AOC 2:</i>	<p>The heavily industrialized and impacted nature of the neighborhood in which the subject property is located. The environmental database report lists 90 leaking underground storage tanks within a half mile of the subject property and 75 spills within an eighth mile of the subject property. A fairly major spill of diesel (300+/- gallons) occurred on the railroad tracks behind the subject property on June 25, 2008. The spill was listed for Metro North RR Engine 103 at the corner of Knowles Street and Bridge Street. In actuality, the spill occurred on the tracks behind the subject property. The spill report indicated that on June 25, 2008 a train hit debris on the tracks and punctured the diesel tank releasing approximately 300 gallons on to the track and surrounding area. Fleet Environmental removed 6.25 tons of contaminated ballast. The report indicates that other areas may have been affected due to "traveling" (movement with groundwater).</p> <p>Typically, a property owner is not held responsible for another property's contamination providing it can be demonstrated that it did not originate from the subject property.</p>

Note: The subject property is currently well maintained and all hazardous materials are stored in an orderly manner on concrete inside the building. NorthStar observed no spills or staining either inside the building or outside in the parking lot, which is gated and kept locked.

IX. CONCLUSIONS AND RECOMMENDATIONS

A. FINDINGS AND CONCLUSIONS

- 1) NorthStar Environmental Management, LLC (NorthStar) was retained by Fairfield County Bank to conduct a Phase I Environmental Site Assessment (ESA) for the property located at 1-3 Bridge Street, Yonkers, NY. The purpose of the Phase I ESA is to identify potential existing and former sources of hazardous materials and substances that could pose a risk to or adversely impact the site environment.
 - 2) The subject property is 0.15± acres and contains a 6,060-square foot industrial warehouse building. According to the Assessor's field card for the property, the two-story warehouse building was constructed circa 1953. The building was constructed with concrete floors, concrete and cinder block walls, a metal deck roof, and three overhead doors fronting Bridge Street. The roof covering was reportedly replaced approximately 5 years ago. The subject property currently has three occupants: All Hands Kitchen Exhaust Cleaning, Amsco Construction, and Dunkin Donuts Commercial Kitchen. All Hands uses their space for storage of company vehicles and cleaning supplies. Amsco Construction uses its space for storage and a small carpentry shop, and Dunkin Donuts uses its space primarily for storage of kitchen equipment. There is currently no actual baking conducted on the premises.
 - 3) The subject property is serviced by the municipal drinking water and sanitary sewer systems. Storm water catch basins were observed along Bridge Street but not on site. The building is heated by ceiling mounted natural gas heaters. NorthStar found no information to suggest the past presence of heating oil underground storage tanks at the subject property.
 - 4) The subject property is located in a mixed industrial/commercial area of Yonkers, New York. The property is abutted to the north by a municipal salt and debris staging yard; to the west by the Hudson Line of Metro North Railroad tracks; to the south by Ludlow Street across which is a vacant building that was recently occupied by Urinex (mfr. of specialty cleaning products for coffee machines); and to the east by Bridge Street across which is a large multi-unit commercial building that contains various occupants including Dominic Magic Natural Hair Care, The Redeemed Christian Church of God, and a Karate Studio.
 - 5) The subject property was occupied in the late 1800's by the J.K Flemming & Son Company which appeared to conduct some type of operation that involved "wool extracts from rags". The building looked like a small factory/industrial building. The southwestern section of the property adjacent to the railroad tracks contained the Ludlow passenger depot. By 1898, the J.K. Flemming Company had been razed and only a ruin remained. The Ludlow Passenger Station and a Railroad signal tower were still present at the southwest corner of the site.
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A. FINDINGS AND CONCLUSIONS (Continued)

- 6) The subject property appeared to be vacant from approximately 1898 until approximately 1956 when a small building labeled "private garage" was present on the property. According to the Assessor's field card for the property, the subject building was initially constructed circa 1953. In 1957, the subject building was labeled as "auto body". By 1966 the subject building had been expanded to its current size and shape. Since 1966 site occupancy has included auto repair operations, Gaetano's Auto Styling, whole sale wines company, and a plastic products manufacturer. The property is currently occupied by Dunkin Donuts commercial bakery, Amsco Construction, All Hands Services and a vacant automotive unit used for personal vehicle storage.
 - 7) The subject property is located in downtown Yonkers approximately 250 yards from the east bank of the Hudson River. Groundwater beneath the subject property is presumed to flow in a westerly direction toward the Hudson River. The property sits at an elevation of approximately 14 to 19 feet above sea level and appears to be located just outside of the 500 year flood zone. Approximately 60% of the subject property is covered by the subject building and 40% consists of a paved parking lot.
 - 8) No spills or staining in the parking lot, which is gated and kept locked.
 - 9) Various latex paints, paint thinner, paint stripper, lacquer thinner, acetone, joint compounds, glues, and small quantities of oil-based paint were stored in the Amsco Construction unit on the first floor. All of the materials were stored in an orderly manner and there was no evidence of leakage or staining on the concrete floor.
 - 10) There is one floor drain in the All Hands Services unit near the rear (west side) of the unit. The discharge point of this drain is unknown. It looks as though it may have discharged to the ground or to a dry well behind the building (railroad property). The drain is no longer functional and no staining was observed around the drain. No other floor drains were observed in the lower level. There are several drains in the Dunkin Donuts unit on the second floor. These drains connect to a grease trap in the basement and then discharge to the municipal sewer system. No floor drains were observed inside the vacant automotive repair unit on the second floor.
 - 11) The subject property is listed in the environmental database report for the removal of a 330-gallon aboveground waste oil storage tank from the site. The report indicated that the tank was installed on 6/1/1997 and closed on 1/1/2009. The report did not mention the location of the tank. The Yonkers Health Department confirmed that the above ground tank was removed from the property in 2009. Gaetano's Auto Styling was listed at the subject property as a small quantity generator of hazardous waste. A manifest report indicates that 5-gallons of hazardous waste code F003 (waste non-halogenated solvents) was removed from the property on 08/05/1991. In 1999 and 2006, Gaetano's was listed as a verified non-generator of hazardous waste indicating that they no longer generated a hazardous waste. No other information was found on the subject property.
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A. FINDINGS AND CONCLUSIONS (Continued)

12) The Yonkers Fire Department had no pertinent information related to the subject property.

13) Based on our visual observations of the subject site and review of pertinent local, state and federal regulatory and historical files, the following Areas of Environmental Concern (AOC) were identified at the site.

AOC 1: Past use of the subject property as an auto repair, auto styling and possibly auto body shop since circa 1956. There were no reports of spills, leaking tanks or environmental violations at the subject property. The only report on the subject property was for the removal of a 330-gallon aboveground waste oil storage tank in 2009. Information regarding the former location of the tank was not been provided to NorthStar.

AOC 2: The heavily industrialized and impacted nature of the neighborhood in which the subject property is located. The environmental database report lists 90 leaking underground storage tanks within a half mile of the subject property and 75 spills within an eighth mile of the subject property. A fairly major spill of diesel (300+/- gallons) occurred on the railroad tracks behind the subject property on June 25, 2008. The spill was listed for Metro North RR Engine 103 at the corner of Knowles Street and Bridge Street. In actuality, the spill occurred on the tracks behind the subject property. The spill report indicated that on June 25, 2008 a train hit debris on the tracks and punctured the diesel tank releasing approximately 300 gallons on to the track and surrounding area. Fleet Environmental removed 6.25 tons of contaminated ballast. The report indicates that other areas may have been affected due to "traveling" (movement with groundwater).

Typically, a property owner is not held responsible for another property's contamination providing it can be demonstrated that it did not originate from the subject property.

B. RECOMMENDATIONS

Based on the available information, it is NorthStar's opinion that there is a low to moderate risk of a remediation liability at the subject property. The subject property has been occupied since at least 1886 and has housed several automotive facilities, an auto body facility and some type of industrial operation back in the late 1800's that involved "wool extracts from rags". Today the lower level is occupied by a small construction company that stores paint-related hazardous materials. The unit was kept very clean with no evidence of spills or staining. One floor drain was observed in the All Hands Services unit of the basement. The drain appeared to discharge to the rear of the building or a dry well beneath the building but at the time of our walk over, it was not functional and there was no staining around the drain. The northern 60% of the subject property is entirely covered by the site building so the area most likely to be impacted by past site operations were be the yard area south of the building. The yard area is currently paved and there was no sign of staining about the yard. There were no records in the environmental database report of any spills or violations at the subject property.

Given that we have no information regarding how past occupants of the property managed there waste materials, there is some concern for site contamination from past occupants especially in the yard area. In addition, we don't know how long the yard has been paved.

The property is located in an industrialized area of New York and it is likely that groundwater in the area has been impacted to some extent by the numerous spills and leaking tanks that have occurred within a half mile of the site. Of course, a property owner is typically not held responsible for another property's contamination providing it can be demonstrated that it did not originate from the subject property.

It is NorthStar's opinion that in order to be certain that the property has not been impacted by past site operations, a Limited Phase II Environmental Site Assessment would be needed. The Phase II would consist of soil and groundwater sampling primarily in the area of the parking lot south of the subject building.

X. GLOSSARY

ACRONYM / TERM	DEFINITION
ACBM	Asbestos-containing building materials. Material is classified as ACBM when it contains more than 1% asbestos. The EPA prohibited the spraying of asbestos for fireproofing and insulation in 1973 and for nearly all other purposes in 1978.
Aquifer	A geologic unit that is capable of transmitting water. Aquifers must be both porous and permeable.
ASTM	American Society for Testing Materials. ASTM publishes standard practice guidelines for Phase I Environmental Site Assessments and Transaction Screen processes for commercial real estate transactions.
Bedrock	Any solid rock that underlies unconsolidated material on the earth's surface.
Best Management Practices	Practices or procedures which reduce or eliminate the generation of wastes and wastewaters, spills or leaks, and other releases to the environment. (Excerpt from Best Management Practices for the Protection of Groundwater, 1992)
CERCLA	The Comprehensive Environmental Response Compensation and Liability Act of 1980. It is also referred to as "Superfund". The main purpose of this act is to provide funding and enforcement for the cleanup of hazardous waste sites. CERCLA is also responsible for responding to hazardous waste spills. All CERCLA sites are listed on the CERCLIS (Comprehensive Environmental Response Compensation and Liability Information System).
CERCLIS	The Comprehensive Environmental Response Compensation and Liability Information System (CERCLIS) is a database listing all CERCLA sites and is maintained by the Environmental Protection Agency.
Criteria	Elements of Water Quality Standards, expressed in parameters and their constituent concentrations, levels, or by narrative statements, representing a quality of water that supports a particular designated use. (As defined in CT Water Quality Standards and Criteria)
Dry well	A well or borehole that does not extend into the zone of saturation and is typically used for the containment of industrial discharged wastewaters. A dry well can also be a well completed within the saturated zone that does not yield water to wells.
DOCKET	DOCKET tracks civil judicial cases against environmental polluters.
Environmental Site Assessment	An Environmental Site Assessment (ESA) is the process by which a person or entity seeks to determine if a particular parcel of real property is subject to recognized environmental conditions. (Excerpt from ASTM Standards 2nd edition)

ACRONYM / TERM	DEFINITION
EPA	Environmental Protection Agency. The EPA is a federal agency, which mandates environmental policies throughout the United States.
Establishment	An "Establishment" is any real property at which or any business operation from which (A) on or after November 19, 1980, there was generated except as the result of remediation activities, more than one hundred kilograms of hazardous waste in any one month, (B) hazardous waste generated by another person or municipality was recycled, reclaimed, reused stored handled treated transported, or disposed of, (C) the process of dry cleaning was conducted on or after May 1, 1967, D) furniture stripping was conducted on or after May 1, 1967, or (E) a vehicle body repair shop or vehicle painting shop is or was located on or after May 1, 1967.
Floodplain	A flat surface of land adjacent to a river (or stream) which is formed from the deposition of river sediments.
Gradient	The slope of a streambed which is measured in feet of elevation loss per mile of horizontal distance.
Groundwater Classification	The groundwater classification goal or the groundwater classification, whichever is more stringent, as established in the Water Quality Standards. (Ref: CT Remediation Standard Regulations)
Hazardous Waste	Any waste or a combination thereof that is a hazard or potential hazard to human health.
Manifest	A shipping document ,which is required each time a hazardous waste is transferred from one location to another. A manifest is also known as a chain of custody.
mg/L	Milligrams per liter.
Monitoring well	A well which is used for the purpose of extracting groundwater. Typically, wells are made of PVC materials and can be 2 ½ inches to 4 inches in diameter. Monitoring wells are used to obtain groundwater samples over a long period of time or for measuring water levels.
MSDS	Material Safety Data Sheets contain information for chemicals used and/or stored on-site regarding safety and emergency procedures. OSHA (Occupational Safety and Health Administration) requires all establishments that handle or generate chemicals or hazardous materials to have MSDS in an easily accessible area for all employees at all times.
NPL	National Priority List. A list maintained by the EPA in order to prioritize the cleanup of severely contaminated sites. Currently, there are approximately 1,300 NPL sites in the United States.

ACRONYM / TERM	DEFINITION
PCB	Polychlorinated biphenyls. PCBs were banned under the Toxic Substances Control Act of 1976. They were commonly used in electrical transformers and capacitors as well as other industrial machinery where chemical stability was required. PCBs are chemically inert, do not breakdown at high temperatures and are soluble in water.
RCRA	The Resource Conservation and Recovery Act of 1976 established the first comprehensive federal regulatory program for controlling hazardous waste and providing grants and technical assistance to the states to help improve waste management techniques.
Remediation	The containment, removal, mitigation or abatement of pollution, a potential source of pollution, or a substance which poses a risk to human health or the environment, and includes but is not limited to the reduction of pollution by natural attenuation. (Ref. CT. Remediation Standard Regulations)
Solid Waste	The term solid waste refers to any discarded material such as garbage, refuses, and sludge from a waste treatment plant, or other materials in a solid, liquid, or contained gaseous form.
Superfund	The Comprehensive Environmental Response, Compensation and Liability Act (CERCLA or Superfund) was passed by Congress in 1980. This act was passed in order to address sites contaminated by hazardous substances that pose a threat to both public health and the environment. The Environmental Protection Agency manages Superfund sites.
Surface Water	Any water that resides on the surface of the earth such as inland surface waters including freshwater rivers, streams, lakes and ponds, Coastal and marine surface waters include areas such as saline waters, brackish waters, harbors, and estuaries.
TCLP	Toxicity Characteristic Leaching Procedure. It is an analytical procedure (EPA Method 1311) used to determine whether a solid waste is a hazardous waste under RCRA.
Test Boring	Also called a test hole, a test boring is a borehole, which is used to acquire current geological or hydrological conditions at a designated location.
TSCA	The Toxic Substances Control Act (TSCA) was enacted in 1976 in order to allow the EPA to test the safety of chemicals before they are manufactured or distributed to the public. Since TSCA has been introduced, the EPA has instituted bans on three products: polychlorinated biphenyls (PCBs), asbestos and chlorofluorocarbons (CFCs).
TRIS	Toxic Release Inventory System (TRIS). TRIS contains information from facilities on the amounts of over 300 listed toxic chemicals that facilities release directly to the air, water, land or that are transported off site.

ACRONYM / TERM	DEFINITION
TSDF	Treatment Storage and Disposal Facility. A facility that is permitted to treat, store or dispose of hazardous waste under RCRA. TSDFs include but are not limited to landfills, incinerators and hazardous waste tanks.
UST	An underground storage tank (UST) is used to contain hazardous substances or petroleum products. A tank is classified as an (UST) if 10% or more of the tank is located beneath the surface of the ground. UST's are often criticized due to the fact that corrosion can occur over time causing leaking tanks which can go undetected for long periods of time.
VOC	A Volatile Organic Compound (VOC) is either a liquid or a solid organic that exhibits a tendency to pass into the vapor state.
Wastewater	Water that has been used in an industrial or manufacturing process.
Water Quality Standards	Provisions of state and federal law that consist of designated use or uses for the state's waters and water quality criteria that will support those uses.
Water Table	The zone at which unsaturated material meets saturated material. The water table can be measured by installing shallow wells into the zone of saturation then measuring the water level in the wells.
Wetlands	Those areas that are saturated by water at frequent intervals and are characterized by vegetation typically adapted for life in saturated soil conditions. A wetland refers to land that borders coastal or inland marshes or estuaries, swamps, rivers and their associated water saturated areas.

XI. COMMON AOCs AND LIKELY RELEASE LOCATIONS

Common AOCs	Possible Release Mechanisms	Examples of Likely Release Locations Appropriate for Phase II Investigation Sampling and Analysis
Aboveground Storage Tanks	Tank leak	Beneath and/or near tank at nearest down slope, low lying, pervious area
	piping/valve/dispenser leaks	At/beneath fittings and pipe segments subject to leakage
	Overfills	Beneath and/or adjacent to the fill pipe/dispenser, at nearest down slope, low lying, pervious area
Underground Storage Tank Systems	Tank leak	Underlying native soil at each end of tank, sidewall samples at depth of tank bottom
	piping/valve/dispenser leaks	In the vicinity of buried pipe fittings and swing joints, beneath product lines along the piping run, beneath the dispenser island, particularly when no dispenser pans are present
	Overfills	Beneath and/or adjacent to the fill pipe/vent pipe/dispenser, at nearest downslope, low-lying, pervious area
Interior Chemical Storage Areas	Leaks, spills from overflow containers, leaks from spigots, accidental container punctures	Beneath stains on the floor, and/or in the immediate area of the stored materials Beneath joints or cracks in the floor through which released substances may have preferentially migrated (e.g., joint between the building wall and floor)
Exterior Chemical Storage Areas	Leaks, spills from overflow containers, leaks from spigots, accidental container punctures	Beneath and/or near storage area at nearest downslope, low lying, pervious area, near entrances Beneath joints or cracks through which released substances may have preferentially migrated
Transformers, Capacitors and other Equipment with Polychlorinated Biphenyls	Leaks, explosions, spillage	Beneath and/or near equipment, at nearest downslope, low lying, cracks/joints, pervious area
Dumpster, Waste Containers	Leaks, overfills, spillage	Beneath and/or near equipment, at nearest downslope, low lying, cracks/joints, pervious area
Septic Tanks, Leaching Fields, Drywells, Wastewater Treatment Facilities	Leaks from septic tanks, piping and distribution boxes	Beneath and/or directly adjacent to the tanks, solid piping and distribution boxes, and at pipe fittings and bends
	Designed discharges to leaching beds, galleries, drywells	Beneath and/or directly adjacent to leaching components and drywells
Buried and Above Ground Piping (e.g., sewer, process)	Pipe leaks	Beneath and/or adjacent to the piping, at fittings, bends, and segments subject to corrosion
	pipe discharge points to ground surface or surface water	At the discharge point
Floor Drains, Trenches and Sumps	Leaks through cracks, joints, or pervious sections of drains, and through pipe fittings and bends	Beneath and/or adjacent to the drain, trench, or sump at cracks, joints, and pervious sections, and beneath and/or adjacent to pipe fittings and bends

XI. COMMON AOCs AND LIKELY RELEASE LOCATIONS (CONTINUED)

Common AOCs	Possible Release Mechanisms	Examples of Likely Release Locations Appropriate for Phase II Investigation Sampling and Analysis
Door/Window Disposal Areas	Spills and waste "dumping"	At nearest downslope, low lying, cracks/joints, pervious area, likely disposal areas
Loading Docks and Delivery Areas	Spills	Areas of stained soil and/or stressed vegetation
Interior Material Handling/Use Areas (e.g., metal machining, degreasing, plating)	Chronic drips, spills and leaks to floor	Beneath and/or adjacent to handling/use areas at stained floors, cracks, or joints
	Leaks through associated floor drains, trenches, piping, and sumps	Beneath and/or adjacent to the drain, trench or sump at cracks, joints and pervious sections, and beneath and/or adjacent to pipe fittings and bends
Roof drains, air vents	Fallout of airborne COCs and/or condensation from process exhaust vents directly to ground or to roof tops and with subsequent entrainment into roof runoff	Beneath and/or downslope of nearest vents and/or roof drain outlets, taking into consideration air flow and runoff patterns
Landfills, waste piles, pits, trenches lagoons, and fill areas	Intentional placement, often in accordance with acceptable practice during a prior time period	Within the placed materials

APPENDIX A

PROJECT LIMITATIONS

All work performed and the report provided by NorthStar Environmental Management, LLC (NorthStar) in connection with the performance of this Environmental Site Assessment are subject to the following limitations:

1. The observations described in the report were made under the conditions stated therein. The conclusions presented in the report are based solely upon the services described therein, and not on scientific tasks or procedures beyond the scope of described services or the time and budgetary constraints imposed by the client.
2. In preparing this report, NorthStar has relied upon certain information provided by State and Local Officials, on information contained in the files of State and/or Local Agencies made available to NorthStar at the time of this writing, and upon information provided by and representations made by other parties referenced therein. To the extent that such files are missing, incomplete or not provided to NorthStar, NorthStar is not responsible. Although there may have been some degree of overlap in the information provided by these various sources, NorthStar did not attempt to independently verify the accuracy or completeness of all information reviewed during the course of this project.
3. If the conclusions and recommendations contained in this report are based in part upon data obtained from a limited number of soil samples obtained from widely spaced subsurface explorations; then the nature and extent of variations between these explorations may not become evident until further explorations. If variations or other latent conditions then appear evident, it will be necessary to reevaluate the conclusions and recommendations of this report.
4. Except as noted within the text of the report, no qualitative laboratory testing was performed as part of the project. Where such analyses have been conducted by an outside laboratory, NorthStar has relied upon the data provided, and has not conducted an independent evaluation of the reliability of the test data.
5. Chemical analyses may have been performed for specific parameters during the course of this project, as described in the text. However, it should be noted that additional chemical constituents, which were not searched for during the current project, may be present in soil and/or groundwater at the site.
6. If the conclusions and recommendations contained in this report are based, in part, upon various types of chemical data; then the conclusions and recommendations are contingent upon the validity of such data. The data has been reviewed and interpretations made in this report. If indicated within the report, some of this data may be preliminary "screening" level data and should be confirmed with quantitative analysis if more specific information is necessary. Moreover, it should be noted that variations in the types and concentrations of contaminants and variations in their flow paths may occur due to seasonal water table fluctuations, past disposal practices, the passage of time, and other factors. Should additional chemical data become available in the future, it is recommended that the data be reviewed by NorthStar and the conclusions and recommendations presented herein be modified accordingly.
7. It is recommended that NorthStar be retained to provide further consulting services during the construction and/or implementation of any remedial measures recommended in this report. This is to allow NorthStar to observe compliance with the concepts and recommendations contained herein, and to allow the development of changes to the remedial program in the event that subsurface conditions or other conditions differ from those anticipated.
8. Plot, plans, sketches and other illustrative materials in this report are included to assist the reader in visualizing the site and are not drawn to scale unless otherwise noted.