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Recipe Corner



Red Velvet Crackle Sandwich Cookies

Ingredients:

- 3 oz. semi-sweet baking chocolate, chopped
- 1/4 c. unsalted butter
- 1 c. granulated sugar
- 2 eggs
- 1 Tbsp red liquid food coloring
- 2 c. all purpose flour
- 2 Tbsp unsweetened cocoa
- 1 tsp baking powder
- 1/2 tsp baking soda
- 1/2 tsp salt
- 2 c. powdered sugar, divided
- 4 oz. cream cheese,



GABRIEL

Environmental Services

NOVEMBER 2017

Updated SBA Environmental Requirements Coming in January 2018



U.S. Small Business Administration (SBA) has updated its environmental requirements for the 7(a) and 504 loan programs effective January 1, 2018. SBA's [SOP 20 10 5 \(J\)](#) includes a tiered approach for its environmental review process, depending on the use of the site and loan

amount.

Most of these requirements are familiar to those who have been involved with SBA lending the last several years, but there are a few changes to note:

- SBA now specifies that the 'Records Search with Risk Assessment' (RSRA) must include historical records back to the property's first developed use, or back to 1940, whichever is earlier. Previously, SBA did not specify a year for its historic research requirements but left it up to the Environmental Professional's discretion. In addition, this RSRA must include all supporting documentation.
- All dry cleaners currently in operation at the site require a Phase II Environmental Site Investigation. Previously, the Phase II was only mandatory if a dry cleaner had been in operation at the property at least 5 years.
- SBA specifies that vapor intrusion must now be addressed for dry cleaners, in addition to soil and groundwater contamination.
- Environmental Professionals must review tank and equipment testing compliance documentation for all gas stations and include this documentation in the Phase I ESA appendices.
- SBA added new NAICS codes to its list of "environmentally sensitive industries."

More information on the changes can be found on [EDR's website](#).

Gabriel is pleased to be a trusted partner for SBA lenders. Our environmental

softened

Directions:

1. Preheat oven to 375*. Melt chocolate and butter in large microwave-safe glass bowl on medium until melted and smooth, about 1.5 minutes, stirring every 30 seconds. Whisk in granulated sugar, eggs, and food coloring until smooth.
2. Whisk together flour, cocoa, baking powder, baking soda, and salt, and add to butter mixture, stirring gently, just to combine.
3. Place 1 c. of the powdered sugar in a small bowl. Drop dough by the tablespoonful into powdered sugar, rolling to coat, and place 1 inch apart on parchment-lined baking sheets. Using the heel of your hand, gently flatten domed tops of dough. Bake in preheated oven until cookies are almost set and outsides are crackled, 10-11 minutes. Transfer pans to wire racks and cool cookies completely, about 30 minutes.
4. Beat cream cheese and remaining 1 c. powdered sugar with an electric mixer on medium speed until smooth. Spread 1.5 tsp cream cheese filling onto flat side of half of the cookies. Cover with remaining half of

reports will meet all new requirements in January 2018. If you have any questions about our SBA-compliant reports, contact Natalie Neuman, Group Leader Assessment Services, at nneuman@gabenv.com or 773-486-2123.

Chicago To Increase Enforcement of Environmental Laws

City of Chicago's Department of Public Health (CDPH) is increasing its staff by 37% by hiring 10 additional staffers to enforce environmental protection laws. These inspectors will focus on airborne pollution, waste & recycling, gas storage tanks, and hazardous chemicals. The City also plans to increase environmental fees and fines as part of its 2018 budget.

"Our goal is to ensure every neighborhood is clean and safe so all of our residents can enjoy lives free from pollution," said CDPH Commissioner Julie Morita, M.D. "By expanding our team and increasing fines, we can go after polluters while also providing greater assistance to business owners who want to do their part to protect our environment."

Out-of-Service Tanks

One area that has seen increased enforcement from both City of Chicago and State of Illinois is a crack down on out-of-service tanks. Federal and state laws state unused petroleum USTs (underground storage tanks) must be removed to prevent environmental and health risks. These tanks may have been used to store gasoline, as well as used oil, heating oil, kerosene, diesel fuel, etc.

Both CDPH and Office of State Fire Marshal (OSFM) can issue Notices of Violation which require tank owners to remove their tanks by a certain date. If an owner fails to comply with the Violation, the tanks will be condemned and substantial fines may be assessed. Cases may also be turned over the Illinois Attorney General's office for enforcement actions and additional financial penalties.

If a tank has leaked, Illinois has a UST Trust Fund to help owners pay for the investigation and cleanup of contamination - and even potentially the tank removal itself. Gabriel is well-versed in the IEPA's Leaking UST regulations and can help owners maximize their reimbursement requests.



Contact Nancy Valenta, Special Projects Manager, with any questions about how to address tank issues, Notices of Violations, or the UST Fund at nvalenta@gabenv.com or 773-617-1046.

Source: [City of Chicago Press Release 10/29/17](#)



cookies, flat side down,
and gently press.

*2nd Place - Christmas Cookie
Contest
Nell Rhoades*

Recipe source: Southern Living

Gabriel Environmental Services, 1421 N. Elston Ave., Chicago, IL 60642

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