



EBA 2017 SUMMER CONFERENCE – Providence, RI: Schedule of Events

Agenda as of 6/1/17. Subject to change.

Sunday – June 4, 2017

- 8:00 am – 12:00 pm **EBA Gives Back Activity:** Sabin Point Shoreline Cleanup with Save The Bay
Meet in Hotel Lobby
- 1:00 pm – 4:00 pm Exhibitor Set-Up
Symphony Ballroom and Foyer
- 4:30 pm – 5:00 pm **EBA Banker Only Session & Welcome New Bankers**
Symphony A
- 4:30 pm – 5:00 pm **Welcome Session for Affiliate Members**
Symphony B
- 5:00 pm – 5:30 pm **EBA Business Meeting** – All Attendees Welcome
Symphony A
- 5:30 pm – 7:00 pm **Evening Reception (Sponsored by: Partner Engineering & Science)**
Symphony Foyer
- 7:00 pm **Providence Dine Arounds**
Meet in Lobby

Monday – June 5, 2017

- 7:00 am – 8:00 am **Continental Breakfast (Sponsored by: EDR)**
Symphony Foyer
- 7:30 am – 5:00 pm Exhibits Open
Symphony Ballroom and Foyer
- 8:00 am – 8:15 am **Opening Welcome & State of the EBA**
Symphony Ballroom
- 8:15 am – 9:30 am **Session 1: Federal Enterprise Agencies and Different Bank Loan Products**
Presented by: Dianne Crocker, EDR; Karyn Sper, Fannie Mae; Rich Meyer, Freddie Mac; Holly Neber, AEI Consultants; and Keely Felton, Nova Consultants; Moderated by: Derek Ezovski, ORMS
Symphony Ballroom

We'll kick off this session with an economic update and examination of how risk management in the financial sector must adjust for economic cycles. Then we'll learn more about how Federal enterprise agencies like Fannie Mae and Freddie Mac provide direct loan financing and loan guarantees at attractive rates for borrowers and low risks for originating banks. We'll discuss how changes in the economy may



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impact enterprise agency programs and the financial products they support.

This session also examines the scoping and performance of due diligence to support the robust environmental risk requirements of these programs. We will review some of the newer loan products from these agencies, including Green Up and Green Rewards for financing energy and water efficiency upgrades for multi-family properties. We will learn from the agencies how these programs have rapidly grown in popularity, the impact on water and energy use as a result of this growth, the components that make these programs so attractive to borrowers and lenders, and also how consultants can provide value-add consulting by identifying properties most likely to benefit from the incentives.

9:30 am – 10:00 am

Break (Sponsored by: EBA Gold Sponsors)

Symphony Ballroom

10:00 am – 11:45 am

Session 2: Redevelopment and Infrastructure for Tomorrow's Northeast Cities

Panel Discussion — Redevelopment Authorities: Jeff Diehl, RI Infrastructure Bank; Sean Calnan, MassDevelopment; James Byrne, Brownfields, USEPA; and Tim Sullivan, Connecticut Department of Economic & Community Development; Panel Discussion – Certified Environmental Professionals: Laura Clifford, LSRP New Jersey, ESI; Sam Haydock, LEP Connecticut, BL Companies; and Stephen Graham, LSP Massachusetts, AEI Consultants; Moderated by Brian Mende, ESI; and Elizabeth Krol, Partner Engineering & Science

Symphony Ballroom

Gone are the days when large tracts of land were acquired through eminent domain and cleared for redevelopment. Today's redevelopment is a constant, block-by-block conversation between the city's residents, businesses, and planning functions to enhance the quality of city life, manage and renew end-of-life infrastructure, and create the city of tomorrow. This kind of redevelopment requires innovative approaches to financing, real estate management, planning ordinances, and environmental risk. We'll hear from a developer and three state agencies about their particular approach to redevelopment in the Northeast.

During this session, we'll also take a deeper dive into the process used by three large northeastern states to delegate cleanup decisions to certified environmental professionals. In particular, we'll focus on the critical role they play in deal making and coordination among sellers, buyers, lending banks, lawyers, and insurance providers to successfully complete cleanup and redevelopment of contaminated property.



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12:00 pm – 2:00 pm

Lunch and Concurrent Breakout Presentations (Sponsored by: ERI)

Deep Dive into LEP, LSP, LSRP Programs An opportunity to hear more from our members who hold these certifications about cleanups in Massachusetts, Connecticut, and New Jersey. Presented by: Laura Clifford, ESI; Sam Haydock, BL Companies; and Stephen Graham, AEI Consultants

Symphony Ballroom

Technology 10-in-10 Presented by Bill Sloan, Commerce Bank; and Dennis Firestone, ATC Group Services

Haydn Room

Career Topic: Thriving During Uncertainty and Change

Presented by: Marty Walters, CIT Bank

Mozart Room

2:00 pm – 3:30 pm

Session 3: Community Environmental Risks

“Building Coastal Resilience into Due Diligence, Remediation and Redevelopment of Commercial Real Estate,” Presented by: Samuel Bell, GZA; “Case Study: Large Refrigeration Systems,” Presented by: Irv Cohen, ESI; “Regulatory Approaches to Lead in Drinking Water,” Presented by: Brian Nemetz, Partner Engineering & Science; Clayton Commons, Center for Drinking Water Quality, Rhode Island Department of Health; and Steven McCurdy, Director of Municipal Services, Drinking Water Program, Massachusetts Department of Environmental Protection; Moderated by: Kathryn Peacock, Partner Engineering & Science; and Elizabeth Krol, Partner Engineering & Science

Symphony Ballroom

Sometimes risks to communities can have a significant impact on the way financial institutions identify and assess risks for individual transactions. This session tackles three examples of community risks, providing the rationale, engineering, risk assessment methodology, and mitigation steps to managing these conditions.

3:30 pm – 4:00 pm

Break (Sponsored by: EBA Gold Sponsors)

Symphony Ballroom

4:00 pm – 5:00 pm

Session 4: Case Studies in Hazardous Building Materials

“Case Study on Lead in Private Drinking Water System,” Presented by: Mike Kulka, PM Environmental; “Implications and Impacts of Historic Fill,” Presented by: Bill McGuinness, ERI; Moderated by: Beth Sexton, PM Environmental

Decades ago, lead-based paint, asbestos, and polychlorinated biphenyls were identified as hazardous to occupants. These materials are either banned or more closely controlled in buildings constructed after 1981, but in the past 35 years they have continued to exist and to weather and degrade in all kinds of



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buildings across the United States. With its older housing stock and dense cities, the Northeast United States has led the way in pushing for better risk management.

This session examines two case studies where hazardous building materials have affected the health and welfare of residents and users of properties and shares stories about statutory and regulatory programs that affect different media and routes of exposure for these materials.

5:30 pm – 7:00 pm

Evening Reception

Symphony Foyer

7:00 pm

Providence Dine Arounds

Meet in Lobby

Tuesday – June 6, 2017

7:30 am – 8:45 am

Board of Governors Breakfast (All Bankers and one person from each Sponsor Company invited)

Haydn Room

7:30 am – 9:00 am

Continental Breakfast

Symphony Foyer

9:00 am – 10:15 am

Session 5: Bank Facilities Management and Due Diligence

Presented by: Lori Stocker, Amec Foster Wheeler; Galina Chadwick, Bank of America; Joe Sturza, JP Morgan Chase; and Don Kellar, Fulcrum Resources; Moderated by: Jan Sheinson, BMO Harris Bank; and Tim McGahey, AKT Peerless

Symphony Ballroom

Effective facilities management involves a broad knowledge of both due diligence risk and regulatory compliance, as well as the finesse of using allocated resources effectively. There are continual regulatory changes, shifts in real estate use, and infrastructure and business changes that affect how real estate is managed by banks and present ongoing and new challenges in acquiring and divesting real estate. This session will provide attendees with an overview of the issues banks face in ensuring compliance at their physical facilities; explain organic due diligence as it relates to facilities management and give a case study of how a facilities project could go wrong.

10:15 am – 10:45 am

Break (Sponsored by: EBA Gold Sponsors)

Symphony Foyer

10:45 am – 11:45 am

Session 6: Polychlorinated Biphenyl Building Materials in Redevelopment

Presented by: Bill Hayden, Citizens Bank; Clare Olesen, AES Environmental; Jeanine Grachuk, Beveridge & Diamond P.C.; and Kim Tisa, USEPA; Moderated by: Sam Haydock, BL Companies; and Tim McGahey, AKT Peerless

Symphony Ballroom



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It has been a few years since EBA first raised awareness about PCBs in building materials, and we are back to give you an update on significant developments in this area since 2012. We'll challenge all your assumptions about the physical characteristics and toxicity of PCBs and describe the way PCBs in caulk, paint, and other building materials are affecting building restorations and property redevelopment. We'll also discuss the critical elements of due diligence and risk management that banks need to know for its construction and multifamily loans.

12:00 pm – 2:00 pm

Lunch and Concurrent Breakout Presentations (Sponsored by: ERIS)

Learning from Others' Mistakes: How a Federal Jury Tagged a New Landowner with PCB Liability Presented by: Jeanine Grachuk and Brook Detterman, Beverage & Diamond P.C.

Symphony Ballroom

Career Topic: Biases in the Workplace Presented by: Holly Neber, AEI Consultants

Haydn Room

Bank Operations and Facilities Management Presented by: Lori Stocker, Amec Foster Wheeler; Galina Chadwick, Bank of America; Joe Sturza, JP Morgan Chase; and Don Kellar, Fulcrum Resources

Mozart Room

2:00 pm – 5:00 pm

Concurrent Sessions

- **Banker Only Session:** Led by Dave Lambert, Wells Fargo Bank; and Jan Sheinson, BMO Harris Bank.
"Understanding Deal Structure When Starting an Environmental Risk Review"
Symphony Ballroom B
- **Affiliate Only Session:** Led by Julie Kilgore, Wasatch Environmental; and Derek Ezovski, ORMS
 - "Technology and the Future of Environmental Due Diligence"
 - "How to Thrive in a Technology-Powered, Multigenerational, Purpose-Driven World" Presented by: Brent Robertson, Partner, Fathom Strategic Planning
 - An open discussion about technology developments within the engineering consulting industry and potential risks inherent in relying on technology.*Symphony Ballroom A*

3:30 pm – 4:00 pm

Break – during concurrent sessions (Sponsored by: EBA Gold Sponsors)

Symphony Ballroom

5:00 pm – 7:00 pm

Board of Governors Meeting (Closed meeting for BOG members only)

Capitol Room



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Wednesday – January 18, 2017

8:00 am – 9:00 am

Continental Breakfast (Sponsored by: Historical Information Gatherers)
Symphony Foyer

8:30 am – 12:00 pm

EBA Banker Member Training: All Conference Attendees and Invited Guests Welcome (Sponsored by: Historical Information Gatherers)

Getting from the Phase I to the Risk Management Decision

Presented by: Stuart Weese, Whitney and Hancock Bank; Julie Kilgore, Wasatch

Environmental

Symphony Ballroom

- Phase I Environmental Site Assessments - State of the Practice
- What Bank Reviewers Look for in a Phase I Report
- Phase I Considerations
 - Limitations
 - Scope of Work
 - Impact of Timing
 - Consultant Approach
 - Conditions/Features Identified as Risks
- Phase I Review Elements and Decision Making
 - Recognized Environmental Condition (REC) vs. Recommendations and Action Requirements
 - Risk to the Bank: Business Risks vs Environmental Health/Regulatory Compliance Related Risks
 - Opinion of Consultant vs. Bank's Risk Tolerance/Perspective
- Phase II investigations
 - Risk vs. Benefit of Conducting Sampling
 - Contract Considerations
 - Who Orders