



City of Naperville Revolving Loan Program

Introduction

The goal of the Greener Business Program is to assist qualifying owners and operators of Naperville businesses (commercial, office or industrial) and multi-family buildings to complete energy efficiency retrofit projects that reduce energy consumption and emissions and increase energy efficiency, thereby reducing the City of Naperville's greenhouse gas emissions.

As part of the American Recovery and Reinvestment Act, the City of Naperville has been awarded \$1,392,200 in Energy Efficiency Conservation Block Grant Funds. A portion of the funding has been allocated towards the Greener Business Program, which consists of the following:

- Revolving Loan: \$50,000 has been provided for qualifying small businesses with an interest-free loan of up to a \$25,000 for energy efficiency improvements repayable over five years.

This application packet is required when applying for the Revolving Loan Program. Applications for the Greener Business Program Loan Program will be accepted until all funds have been exhausted.

Submit two hard copies to:
Katie Forystek, Community Planner
TED Business Group – Planning Services Team
400 South Eagle Street
Naperville, IL 60540
Phone: 630-420-6702 Fax: 630-420-6657
Email: forystekk@naperville.il.us



FAQs



How do I qualify for the Energy Efficiency Revolving Loan?

Commercial, office and industrial businesses and multi-family buildings are eligible for the program subject to the following requirements:

- The building for which the loan is sought must be located within the municipal boundaries of the City of Naperville
- The business must have fewer than 300 employees.
- Successfully pass a credit check

Taxing bodies and institutions are not eligible for grant funding.

What is the definition of multi-family building?

The city defines a multi-family building as a building, structure or portion thereof containing three (3) or more dwelling units where the units are primarily connected vertically.

Can individual tenants or owners of units submit an application for grant funding?

Individual tenants or owners are not eligible to submit for funding. The city requires that the owner of a rental building (or representing management company with owner's permission) or a homeowner's association (in cases where units are individually owned) submit, receive and administer the grant funds.

What types of improvements are not eligible for funding?

Work financed through this program exclude:

- Motor Vehicles
- Project design and development, administration, and/or project management costs
- Landscape improvements
- Projects already in progress or completed
- Leased equipment
- Training, workshops, communication and/or awareness programs

Is an energy audit required as part of the application submittal process?

No, an energy audit is not required with the application. However, the city strongly encourages applicants to undergo a self audit. Also, the Smart Energy Design Assistance Center (SEDAC) of Illinois can help you identify opportunities to save energy. Support from SEDAC is free. It includes four levels of service—initial consultation or quick advice, energy audits, design assistance which may include life cycle cost analyses and design recommendations, and project follow up. For more information you may call 800/214-7954 or visit: http://smartenergy.arch.uiuc.edu/html/info_owner.html.

How do I pay back the loan?

The interest free loan should be paid back in 20% increments each year for 5 years. For example, if awarded a loan of \$25,000 then \$5,000 would be due annually for five years to the city until the loan is expired.



Are building permits and inspections required?

A building permit may be required for some improvements in compliance with the Naperville Municipal Code. Contact the Building Department at (630) 420-6070 to determine whether or not your project will require a building permit. At a minimum, all projects awarded funding will be required to participate in an application compliance walk-through (pre-inspection) before work begins and a post-inspection to ensure that improvements are in compliance with the Greener Business Program Agreement between the City of Naperville and the recipient.



Approval Process for Successful Loan Applications

1. Complete and Submit Application

Completed applications must be submitted to the City of Naperville in order to be eligible for the selection process. All completed applications that qualify under the criteria of the program will be awarded on a first come first serve basis.

2. Approval by the City

The Transportation Engineering and Development Business Group (TED) will meet to review the completed grant applications.

3. Execution of the Greener Business Program Agreement

If loan monies are awarded, a Greener Business Revolving Loan Fund Agreement (contract) will be required. The applicable contract must be signed and submitted to the city prior to the loan be disbursed and to any work beginning.

4. Application Compliance Walk-through

Prior to loan disbursement and any work beginning, the City of Naperville will conduct a walk-through of the area where the work is to be completed to confirm that the requested improvements are new projects which have not been completed prior to the awarding of loan monies.

5. Building Permit

All work must comply with the City of Naperville's applicable codes. It is the responsibility of the applicant to secure the appropriate permits prior to beginning work. A building permit may be submitted to the city once a recipient has submitted all required agreements and completed their compliance walk-through.

6. Begin Work

After the contract has been executed, necessary permits have been obtained, and the compliance walk-through has been completed, the applicant may begin work.

7. Completion of the Project / Post-Inspection

Upon completion of the project, a city inspector will conduct a post-inspection to ensure compliance with the improvements stated within the contract. In the event the city finds that the finished work product does not meet code requirements or is not consistent with the approved grant application or any approved job changes, the city may not provide grant reimbursement.

8. Receipt Submittals/Prevailing Wages Compliance

Loan recipients shall provide all receipts (including copies of cancelled checks or proof of payment) for work completed in conjunction with the approved contract. The loan recipient shall also be required to provide proof of compliance with the prevailing wage requirements (The Davis-Bacon Act). All documentation shall be submitted to Katie Forystek, TED Business Group – Planning Services Team, 400 S. Eagle Street, Naperville, IL 60540. In order to be in compliance with the program, all



improvements must be completed, verified by a follow-up inspection by the city, and validated with receipts and proof of compliance with prevailing wages.

WAGE RATE REQUIREMENTS UNDER SECTION 1606 OF THE RECOVERY ACT (MAY 2009)

THIS AWARD TERM IS APPLICABLE TO RECOVERY ACT PROGRAMS OR ACTIVITIES THAT MAY INVOLVE CONSTRUCTION, ALTERATION, MAINTENANCE, OR REPAIR. THIS AWARD TERM ALSO APPLIED TO ALL SUBGRANTS AND CONTRACTS.

a. Section 1606 of the Recovery Act requires that all laborers and mechanics employed by contractors and subcontractors on projects funded directly by or assisted in whole or in part by and through the Federal Government pursuant to the Recovery Act shall be paid wages at rates not less than those prevailing on projects of a character similar in the locality as determined by the Secretary of Labor in accordance with subchapter IV of chapter 31 of title 40, United States Code

Pursuant to Reorganization Plan No. 14 and the Copeland Act 40, U.S.C. 3145, the Department of Labor has issued regulations at 29 CFR parts 1, 3, and 5 to implement the Davis-Bacon and related Acts. Regulations in 29 CFR 5.5 instruct agencies concerning application of the standard Davis-Bacon contract clauses set forth in that section. Federal agencies providing grants, cooperative agreements, and loans under the Recovery Act shall ensure that the standards Davis-Bacon contract clauses found in 29 CFR 5.5(a) are incorporated in any resultant covered contracts that are in excess of \$2,000 for construction, alteration or repair (including painting and decorating).

b. For additional guidance on the wage rate requirements of section 1606, contact your awarding agency. Recipients of grants, cooperative agreements and loan should direct their initial inquiries concerning the application of Davis-Bacon requirements to a particular federally assisted project to the Federal agency funding the project. The Secretary of Labor retains final coverage authority under Reorganization Plan Number 14.

9. One Year Follow-up Report

All recipients will be required to submit a one year follow-up report to determine actual energy consumption and greenhouse gas emissions reduced using the worksheet attached as *Exhibit A: One Year Follow Up Report* to this application. The one year-follow up report will require recipients to provide a summary of 12 month utility usage for the 12-month period following installation of the completed improvements. The City of Naperville will use the information to determine the total reductions in greenhouse gas emissions as a result of the Greener Business Program.



**CITY OF NAPERVILLE
DISCLOSURE OF BENERFICIARIES**

1. Grant Applicant: _____ Address: _____

2. Nature of Applicant (Please check one):

- | | | | |
|-----------------------|--------------------------|------------------|--------------------------|
| a. Natural Person | <input type="checkbox"/> | d. Trust/Trustee | <input type="checkbox"/> |
| b. Corporation | <input type="checkbox"/> | e. Partnership | <input type="checkbox"/> |
| c. Land Trust/Trustee | <input type="checkbox"/> | f. Joint Venture | <input type="checkbox"/> |

3. If the applicant is an entity other than described in Section 2, briefly state the nature and characteristics of applicant:

4. If in your answer to Section 2 you checked box b, c, d, e or f, identify by name and address each person or entity which is a 5% shareholder in the case of a corporation, a beneficiary in the case of a trust or land trust, a joint venture in the case of a joint venture, or who otherwise has a proprietary interest, interest in profits and losses or right to control such entity:

- | | |
|----------|----------|
| a. _____ | c. _____ |
| b. _____ | d. _____ |

5. Name, address and capacity of person making this disclosure on behalf of the applicant:

IMPORTANT NOTE: In the event your answer to Section 5 identifies entities other than a natural person, additional disclosures are required for each entity.

VERIFICATION

I, _____, being first duly sworn under oath, depose and state that I am the person making this disclosure on behalf of the applicant, that I am duly authorized to make this disclosure, that I have read the above and foregoing Disclosure of Beneficiaries, and that the statements contained therein are true in both substance and fact.

Signature: _____

Subscribed and Sworn to before me this ____ day of _____, 20__.

Notary Public



**City of Naperville
Greener Business Program
Revolving Loan Application**



Business Information

Legal Name of Applicant Business	Description of Business:
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Business Address

City	State	Zip Code	Tax Identification #
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Year Business Established	Years under Current Ownership	Number of Employees
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Checking Balance	Gross Sales Revenue Last Year	Business Bank Name
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Applicant is (circle one): Owner Tenant	<u>Type of Business Entity (circle one):</u> Sole Proprietor Corporation General Partnership Limited Liability Company Limited Partnership Non Profit Other:
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Address of PROJECT Property if Different from Address Above

City	State	Zip Code
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Business Debt: Include all term loans, credit lines, commercial mortgages, credit cards used for business, et cetera. Use attachments if necessary.

Bank/Creditor	Term/Line	Current Balance	Amount of Line	Monthly Payment	Type of Collateral
		\$	\$	\$	

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		\$	\$	\$	

Bank/Creditor	Term/Line	Current Balance	Amount of Line	Monthly Payment	Type of Collateral
		\$	\$	\$	

Personal Information: Please provide the following information on all owners who own 20 percent or more of the business.

First Name	Middle Initial	Last Name	
Social Security Number	Date of Birth	% Ownership	
Address	City/State	Zip	Phone
\$	\$		
Monthly Mortgage (PITI)/Rent	Total other Monthly Payments	Bank Name	

Salary from this Business Last Year	\$	Source or other income*
Other Household Income	\$	
Total Income	\$	

Cash & Equivalents	
Other Assets (house, cars, etc.)	+
Total Assets	=
Total Liabilities(mortgage, credit card, etc.)	-
Net Worth	=

Personal Information

First Name	Middle Initial	Last Name	
Social Security Number	Date of Birth	% Ownership	
Address	City/State	Zip	Phone
\$	\$		
Monthly Mortgage (PITI)/Rent	Total other Monthly Payments	Bank Name	

Salary from this Business Last Year	\$	Source or other income*
Other Household Income	\$	
Total Income	\$	

Cash & Equivalents	
Other Assets (house, cars, etc.)	+
Total Assets	=
Total Liabilities(mortgage, credit card, etc.)	-
Net Worth	=

*Please describe source of other income. Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered

Insurance

Please attach a copy of each of the following:
 _____ General Liability Insurance
 _____ Commercial Property Insurance

Project Description

Please describe your proposed project improvements including a timeline. Include any product literature, specifications, brochures, etc. that would be helpful in evaluating your application.

Energy Usage and Cost Savings*

Complete the chart below using the last 12 months of utility bills information and project projections.

Energy Type	Usage			Cost		
	Annual Usage	Projected Annual Usage	Projected Usage Saving	Annual cost	Projected Annual Cost	Projected Cost Saving

*Attach copies of relevant energy bills to validate usage.

Budget

Specific Project Costs	Lifespan (If equipment)	Current Budget	Revolving Loan Request
Total Project Costs:		\$0.00	\$0.00

Please list the funding sources for the project other than the Revolving Loan:

Energy Audit

An Energy Audit is recommended but not required. Please attach an audit if it is available.

Credit Check Authorization and Certification

The City of Naperville, Illinois is authorized to make whatever credit inquiries or verification of information that they deem necessary in connection with this application for a loan, or in the course of reviewing or administering the loan as issued in connection with this application. The undersigned authorizes any person or reporting agency to compile and furnish to the City of Naperville any information requested by the City in connection with this application. Any such information furnished to the City by any person or any reporting agency shall remain the property of the City whether or not the City approves this application.

The undersigned warrants that the information provided has been read and is true, correct, and complete, and the City may consider this statement as continuing to be true, correct, and complete until a notice of change is provided by the undersigned to the City. This document has been duly authorized by the governing body of the applicant.

Printed Name

Title

Contact Phone Number

Contact Email Address

Signature

Date

Submit two hard copies to:
Katie Forystek, Community Planner
TED Business Group - Planning Services Team
400 South Eagle Street
Naperville, IL 60540
Phone: 630-420-6702 Fax: 630-420-6657
E: forystekk@naperville.il.us

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Required Documentation for Submittal:

1. Utility Bill History/Usage Worksheets: All applicants must provide a summary of energy usage based on the most recent 12 months utility bills and provide the city with projected energy savings and costs over the year following installation of improvements. A report prepared as part of a professional audit may serve as a substitute for the Energy Usage and Cost Savings worksheet included in the application. Copies of relevant energy bills to validate usage shall be submitted.

2. Waste Management Plan: The applicant shall obtain a waste management plan addressing waste generated by a proposed project. The waste management plan will describe the recipient’s plan to dispose of any sanitary or hazardous waste (e.g., construction and demolition debris, old light bulbs, lead paint, lead ballasts, piping, roofing material, discarded equipment, debris, and asbestos) generated as a result of the proposed Project. The loan recipient shall ensure that disposal complies with all Federal, state and local regulations for waste disposal.

3. Schedule Information: Anticipated Project Start Date: _____ Anticipated Project Completion Date: _____

4. Itemized Activity Estimate (Please provide 3 estimates for improvement in each category. Make copies of this form if needed). *Detailed Contractors estimate is required. Please provide additional sheets with support details as necessary.

	Total Site Improvement Costs	Loan Eligible Project Costs	TO BE COMPLETED BY THE CITY
			Loan Contribution
ESTIMATE 1 Contractor Name:			
ESTIMATE 2 Contractor Name:			
ESTIMATE 3 Contractor Name:			



5. Follow-Up Report: All recipients will be required to provide the city with a one year follow-up report to determine actual energy consumption and greenhouse gas emissions reduced using the worksheet attached as *Exhibit B* to this application. The one year-follow up report will require recipients to provide a summary of 12 month utility usage for those months after the improvements were in place. The City of Naperville will use the information to determine the total reductions in greenhouse gas emissions as a result of the Greener Business Program.

This application for the Greener Business Program is hereby believed to be complete and accurate.

By: _____
[Name of Owner]

By: _____
[Name of Tenant]

STATE OF ILLINOIS)
COUNTY OF DUPAGE)
CITY OF NAPERVILLE)

The foregoing petition was acknowledged before me by _____ on the _____ day of _____, 20____.
[Name of Notary]

By: _____
 Notary Public

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Disclaimer: "This report was prepared as an account of work sponsored by an agency of the United States Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately owned rights. References herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by the United States Government or any agency thereof. The views and opinions of authors expressed herein do not necessarily state or reflect those of the United States Government or agency thereof."



ONE YEAR FOLLOW-UP REPORT

As part of the American Recovery and Reinvestment Act, the City of Naperville was awarded \$1,392,200 in Energy Efficiency Block Grant Funds in which the City of Naperville created the Greener Business Program. Approximately one year ago, your business was awarded grant or loan funding as part of the Greener Business Program to implement energy efficiency improvements at your business. A condition of accepting the grant funds is the submission of a follow-up report quantifying the energy savings the business has benefitted from since the improvements were implemented. The City of Naperville will use the information to determine the total reductions in greenhouse gas emissions as a result of the Greener Business Program. Please complete the following.

Name of Business/Building:		Address of Project Property:	
Type of Funding Received:	Grant		Loan

Recipient Name:			
Recipient Mailing Address:			
Recipient Business Phone:		Recipient Business Email:	

1. Describe the impact this energy efficiency project has had on your business (attached additional sheets if necessary).
2. Provide a summary of 12 month utility usage for those months after the improvements were in place as an attachment to this report.



3. Provide before/after energy efficiency results

Energy (include unit price)	Pre-Grant Annual Cost	Current Annual Cost (attach 12 month history)	Annual Savings
Energy Usage/Resource Reduction Total:			

4. Please note if your business has added equipment, increased output or added hours of operation since the completion of the energy efficiency project for which you received a grant or loan.
