



BROWNFIELDS REVOLVING LOAN FUND COALITION

Loan Application

The Tallahassee Brownfields Revolving Loan Fund Coalition (BFC) program loan applications and guidance will be provided upon request to interested loan applicants for the BFC program.

Before an application is prepared, BFC staff will collect preliminary information to determine, to the extent possible, that the potential borrower and the project are eligible. This first steps in the process will be an EPA determination if the site is eligible, and a staff review of the proposed activity to screen for conformance with the objectives and guidelines of the program. Based on the outcome of the initial review, the potential borrower may or may not be invited to prepare a complete application or referred to other potential sources of financing. If invited, an application number will be issued to the applicant. As part of this process BFC staff strongly encourages potential applicants to review all guidelines and application requirements and meet with staff prior to compiling any application information.

The applicant must submit a completed BFC Loan Application to City of Tallahassee to be considered for the program. If redevelopment plans are part of the application, the applicants must initiate appropriate Growth Management permitting processes before submitting an application. BFC staff will review the loan application for completeness and technical eligibility according to local, state and federal guidelines. If eligible, the program's Loan Review Committee (LRC) will review the applicant's financial information and determine if the proposed project is an acceptable risk. If acceptable, the LRC will make a recommendation to the City Commission to "approve" the funding request. Final approval rests with the City Commission.

Fees: The following non-refundable fee will be required with the completed application to the BFC Loan Program. Checks must be made payable to City of Tallahassee. Please include your application number and "Fund 128" on payment. BFC staff cannot accept payment.

Application Fee: 0.375% of loan request or minimum of \$250, whichever is greater

Send completed application to:

Koren Taylor, P.G.
City of Tallahassee
Environmental Policy and Energy Resources
300 S. Adams St. A-10
Tallahassee, FL 32301

Send payment directly to:

Revenue Division
City of Tallahassee
300 S. Adams St. A-4
Tallahassee, FL 32301

Note that the Borrower shall assume all closing costs. Closing Fee:

0.5% for loans over \$100,000
0.75% for loans under \$100,000

**BROWNFIELDS REVOLVING LOAN FUND COALITION
 LOAN APPLICATION**

I. GENERAL INFORMATION

Name of Individual completing this form:
Title:

Legal Business Name as recorded with Florida Department of State	
Type of Business:	
Principle Business Product:	

NAICS Code:	Tax I.D. # (FEID):
Is the Business?	<input type="checkbox"/> Start-up <input type="checkbox"/> Established
Date business established:	

Legal Structure of the Business	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership
<input type="checkbox"/> Corporation	<input type="checkbox"/> Sub-Chapter S	<input type="checkbox"/> Non-Profit
<input type="checkbox"/> LLC	<input type="checkbox"/> Other	

Business Street Address:	
City, State, Zip Code	

Years at current location:	
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Telephone Number:	Fax Number:
E-mail Address:	Website Address:

II. OWNERSHIP

List names of Board of Directors, partners, and owners and percentage of ownership. Attach separate sheet if additional space is needed.

1. Name:		Title:	
Street Address:		E-Mail Address:	
		Work Telephone:	Fax Number:
Percent of Company Owned:		# Of Years Owned:	
Other Companies Owned:		Annual earnings from company:	

2. Name:		Title:	
Street Address:		E-Mail Address:	
		Work Telephone:	Fax Number:
Percent of Company Owned:		# Of Years Owned:	
Other Companies Owned:		Annual earnings from company:	

3. Name:		Title:	
Street Address:		E-Mail Address:	
		Work Telephone:	Fax Number:
Percent of Company Owned:		# Of Years Owned:	
Other Companies Owned:		Annual earnings from company:	

4. Name:		Title:	
Street Address:		E-Mail Address:	
		Work Telephone:	Fax Number:
Percent of Company Owned:		# Of Years Owned:	
Other Companies Owned:		Annual earnings from company:	

III. PRIMARY / ALTERNATE CONTACT

Primary Contact Information:

Name:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:

Alternate Contact Information:

Name:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:

IV. BUSINESS PROFILE

Please provide a brief history of your business and business objectives.

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Please provide a brief description of redevelopment plans and objectives for property.

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Provide information on any environmental issues related to the business property.

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BUSINESS ADVISORS: PROFESSIONAL SERVICES

The names of all attorneys, accountants, appraisers, agents, and all other parties (whether individual partnerships, association, or corporations) engaged by or on behalf of the applicant (whether on a salary, retainer, or fee basis and regardless of the amount of compensation) for the purpose of rendering professional or other services of any nature whatever to the applicant, in connection with the preparation or presentation of this application or with any loan to applicant which Tallahassee BFC may make or participate in as a result of this application, or such loan or participation; and all fees or other charges or compensation paid or to be paid therefore for any purpose in connection with this application whether in money or other property of any kind whatever, by or the account of the applicant, together with a description of such services rendered or to be rendered are as follows:

Accountant's Name:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:
Compensation Agreement:		
Description of Service to be rendered:		

Attorney's Name:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:
Compensation Agreement:		
Description of Service to be rendered:		

Insurance Agent's Name:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:
Compensation Agreement:		
Description of Service to be rendered:		

Other:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:
Compensation Agreement:		
Description of Service to be rendered:		

Other:		
Street Address:	E-Mail Address:	
	Work Telephone:	Fax Number:
Compensation Agreement:		
Description of Service to be rendered:		

V. STRATEGIC ALLIANCES:

List any key alliances you may have negotiated with other companies or suppliers.

VI. FINANCIAL INFORMATION:

BUSINESS BANKING INFORMATION:

1. Bank:	Contact:	Phone:
Account Type:	Account Number:	Account Balance

2. Bank:	Contact:	Phone:
Account Type:	Account Number:	Account Balance

3. Bank:	Contact:	Phone:
Account Type:	Account Number:	Account Balance

CREDIT RELATIONSHIPS:

Name/Address of Creditor	Purpose of Loan		Original Loan Amount
			\$
	Repayment Terms	Maturity Date	Amount Presently Owed
			\$

Name/Address of Creditor	Purpose of Loan		Original Loan Amount
			\$
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			\$
	Repayment Terms	Maturity Date	Amount Presently Owed
			\$

Name/Address of Creditor	Purpose of Loan		Original Loan Amount
			\$
	Repayment Terms	Maturity Date	Amount Presently Owed
			\$

SUPPORTING FINANCIAL INFORMATION:

1. Has the business or principal owner ever been turned down for a business loan?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If so, when?	Month/Year
Please provide the name of entity that denied the loan, the primary contact and the phone number. (Attach letter of denial)	

2. Has the business or principal owner ever declared bankruptcy?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If yes, please provide details on a separate sheet.	

3. Is the business a defendant in any lawsuit?	<input type="checkbox"/> No <input type="checkbox"/> Yes; Amount \$
If yes, please provide details on a separate sheet.	

4. Are you a co-maker, endorser, or guarantor on any loan or contract?	<input type="checkbox"/> No <input type="checkbox"/> Yes; Amount \$
If yes, to whom owed?	

5. Are there any unsatisfied judgments against you?	<input type="checkbox"/> No <input type="checkbox"/> Yes; Amount \$
If yes, to whom owed?	

6. Do you owe back taxes to the state or federal government?	<input type="checkbox"/> No <input type="checkbox"/> Yes; Amount \$
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7. Is the property currently cited for any building or neighborhood code violations?	<input type="checkbox"/> No <input type="checkbox"/> Yes; Amount \$
If yes, please describe, provide the case number, and indicate dollar amount of current fine.	

8. Is the property under foreclosure or does the property have a lien against it?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If yes, please provide details.	

VII. REMEDIATION PROJECT AND LOAN REQUEST

Amount of BFC Loan Request	\$
Type of funds	
Hazardous Substances: \$	Petroleum Products: \$
Date the financing is needed by:	

Please see the RLF Policies and Procedures for information on documents to be filed with this application. Documents must include:

- Site location/address, size, and physical characteristics, and all site assessment reports including all ASTM Phase I, Phase II, final Site Assessment Report or equivalent;
- Most recent Draft or Final Brownfield Site Rehabilitation Agreement (BSRA) with Florida DEP, if applicable;
- Proposed Remediation Activities (ex. Soil remediation plan, groundwater remediation plan, long-term groundwater monitoring plan, etc.)

Briefly summarize your cleanup plan and proposed time frame for the site:

The following documents are NOT part of the application, but are required to be developed upon the award and acceptance of a grant, and are eligible costs:

- An Analysis of Brownfields Cleanup Alternatives (ABCA) which will include information about the site and contamination issues (i.e., exposure pathways, identification of contaminant sources, etc.); cleanup standards; applicable laws; alternatives considered (including “no action”); and the proposed cleanup; and an analysis of the effectiveness, implementability, and the cost of the chosen remedial alternative.
- Quality Assurance Project Plan (QAPP) developed according to the Florida Department of Environmental Protection and approved by EPA;
- Community Relations Plan (samples are available upon request);
- Final report on remediation activity.

USE OF FUNDS:

Indicate the estimated total project costs. Please be sure to indicate all terms directly attributable to the cost of the project and attach a breakdown itemizing these costs where noted. An itemized budget will be required prior to project approval. For a list of all eligible and non-eligible costs, please see the Policies and Procedures, Section II C and D.

Environmental Remediation (eligible for EPA funding)

Budget Item	Projected Cost
<i>Program Items</i>	
Analysis of Brownfields Cleanup Alternatives (ABCA)	\$
Site work to support ABCA development (if proposed)	\$
Quality Assurance Project Plan (QAPP)	\$
Health and Safety Plan	\$
Public Involvement Plan	\$
Project oversight and regulatory reporting (project management, compliance with federal Terms and Conditions and state environmental standards, mbe/wbe/financial tracking, subcontractor tracking, etc.)	\$
Final Report	\$
<i>Remediation Items</i>	
Cleanup: Soil removal	
• Personnel	\$
• Equipment/Supplies	\$
• Analytical	\$
• Excavation (state estimated cubic yards: _____)	\$
• Transport and Disposal (state estimated tons: _____)	\$
• Other subcontractor services (ex. Roll-off, backfill)	\$
-OR-	
Cleanup: Lead paint	
• State Method: _____	
• Estimated # drums	\$
• Analytical (characterization costs)	\$
• Abatement	\$
• Transport and Disposal	\$
-OR-	
Cleanup: Asbestos	
• Estimated volume: _____	
• Regulatory requirements (setbacks, air monitoring)	\$
• Abatement	\$
• Transport and Disposal	\$
-OR-	
Cleanup: Other remediation (state and describe steps)	\$
Contingency (state the percentage)	\$

Total Remediation Costs	\$ _____
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If applicable, Rehabilitation/Construction Costs (**not** eligible for BFC funding)

Demolition \$ _____
 Construction \$ _____
 Rehabilitation \$ _____
 Landscaping \$ _____
 Soft costs \$ _____
 (i.e. legal, financing fees, permits, etc.)

Total Rehabilitation/Construction: \$ _____

Matching Funds

Twenty percent (20%) of funds used for eligible site remediation activities must come from other sources. Please describe source(s) of matching funds:

Total Remediation Costs: \$ _____
 Subgrant funds requested: \$ _____
 Total Matching funds: \$ _____

Sources:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

REQUESTED TERM OF BFC LOAN:

AMOUNT OBTAINED FROM OTHER SOURCES

Source	Amount	Security/Collateral

SUMMARY OF COLLATERAL OFFERED

Attach a detailed list of collateral offered that includes the method of valuation. The BFC will require the transfer of a first or second lien position mortgage on real estate or buildings and will require an assignment of other assets offered as collateral. If assets are jointly owned, BFC may require the signature of

other owner on a security instrument at loan closing, as allowed Section 202(d) (4) of the Equal Credit Opportunity Act. A current appraisal of real estate and buildings offered as collateral may also be required as a condition of the loan closing.

	Cost	Net Book Value (Cost Less Depreciation)	Present Liens or Mortgage Balance
Land and Buildings			
Machinery/Equipment			
Furniture/Fixtures			
Accounts Receivable			
Inventory			
Other (Specify)			

VIII. MINORITY AND WOMEN-OWNED BUSINESSES

All loan recipients must agree to use good faith efforts to meet the Florida Department of Environmental Protection’s Minority Business Enterprise (“MBE”) and Women’s Business Enterprise (“WBE”) goals of having a minimum of 9 percent of certified MBE participation and a minimum of 3 percent WBE participation based on the loan amount awarded for clean-up costs. All loan recipients will make good faith efforts to ensure MBE firms certified in accordance with the City of Tallahassee’s MBE Policy have a full and fair opportunity to compete for performance on these projects. Following the completion of clean-up, loan recipients will be required to provide the BFC Staff with a report outlining their efforts to use certified MBE firms on their project. Below, please describe your organization’s plans for equal opportunity vendor contracting:

ESTIMATED ANNUAL TAXES TO BE PAID ONCE PROJECT IS FULLY OPERATIONAL: What are your estimated local real estate taxes for the parcel, once the project is fully operational?

ESTIMATED NEW PERMANENT FULL-TIME EMPLOYEES ONCE PROJECT IS FULLY OPERATIONAL: How many new full-time employees do you anticipate, once the project is fully operational? Please also include estimated average salary.

IX. CERTIFICATION

The undersigned hereby represents and certifies to the best of his/her knowledge and belief that the information contained in the forgoing statement and exhibits and attachments hereto is true and complete and accurately describes the proposed project. The undersigned further agrees to promptly inform the BFC of any changes in the proposed project which may occur. The undersigned agrees that acceptance of any form of financial assistance from the BFC constitutes agreement to include the BFC in any public relations events or materials related to the project, and to cooperate with and permit the BFC to publicize its involvement for marketing and public relation purposes including, but not limited to: signage, press releases, public events, and promotional materials.

- The Borrower shall certify that they are not currently, nor have they previously been, subject to any penalties resulting from environmental non-compliance at the site subject to the loan;
- The Borrower shall certify that they are not a generator and/or transporter of wastes contributing to the contamination at a brownfields site, and the property is not out of compliance with state or federal laws;
- As applicable, the Borrower shall conduct remediation activities as required by the State of Florida DEP Brownfields Site Rehabilitation Agreement or other such directive of the State Brownfields Program;
- The Borrower shall certify that they will submit Quarterly Progress Reports documenting clean-up activities and use of loan proceeds. Documentation of the cleanup activity shall be maintained by the Borrower for the length of the loan;
- The Borrower shall conduct BFC response activities in accordance with the BFC's cooperative agreement and the U.S. Comprehensive Environmental Response Compensation and Liability Act (CERCLA);
- The Borrower shall certify that they will provide written notification of shipments of hazardous substance removal in accordance with CERCLA and State requirements; and
- If the Borrower is currently the owner/operator of the site, the Borrower must provide evidence of statutory exemption from liability; or indicate that EPA intends to use enforcement discretion and not pursue the party as a responsible party under CERCLA.

I certify, as the authorized representative of the applicant company, that all information furnished as part of and in support of this application is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named in the application or support documents. I acknowledge that all information submitted to the BFC is public record.

Applicant Signature: _____ Date: _____

Title: _____

Or:

(Chief Elected Official if municipality): _____ Date: _____

Title: _____

No liability is incurred by the Brownfields Revolving Loan Fund Coalition by reason of any approval for BFC funding. Approval by the Loan Review Committee is based on information supplied by the applicants. No guarantee is intended or implied by reason of any advice given by the BFC or its staff.

**BROWNFIELDS REVOLVING LOAN FUND COALITION
APPLICATION CHECKLIST**

THE FOLLOWING INFORMATION IS REQUIRED FOR ALL APPLICANTS:

- ___ Completed BFC loan application.
- ___ Business Plan with ProForma
- ___ Business federal tax returns for the past three years
- ___ Most recent annual financial report
- ___ Accountant prepared business financial statements
 - ___ Profit and loss statements for the past three years
 - ___ Balance sheet statements for the past three years
 - ___ Cash flow projections for 2 years
 - ___ Cash flow for prior 3 years
- ___ Quotes for purchase or collateral appraisal documents
- ___ Interim financial statements (no more than 90 days old for existing businesses)
- ___ Federal tax returns for each principal owner listed in Section II for past 3 years
- ___ Personal Financial Statement
- ___ Management resumes
- ___ Organizational Papers
 - ___ Articles of Incorporation
 - ___ Fictitious name statement
 - ___ Copy of business license
- ___ Phase I and Phase II Environmental Site Assessment Reports
- ___ Community Relations Plan, for example see Attachment 1
- ___ Remediation Plan
- ___ Compliance History: description of environmental activities at the site; and, if applicable, EPA documents (inspection report or order)
- ___ If applicable, applicants must initiate appropriate Growth Management permitting process before submitting an application
- * ___ Non-Refundable Application Fee: 0.375 of Loan Request or Minimum of \$250, made out to the City of Tallahassee and include the following “Project No. 1200353 and “Fund 128” on payment.