

e+ Products & Services

# Loan Handbook

For Commercial Customers

Winter/Spring 2017



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# Ten-Step Loan Procedure

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1. **Call Utility Services at 891.4YOU (4968) to start.** A commercial specialist will outline the loan program, schedule a free commercial energy audit (required), prescreen for loan eligibility and begin your loan file. Information to have ready:
  - a. Name on utility account
  - b. Account number
  - c. Phone and fax numbers, and email address
2. **We will send you a preliminary Loan Terms-and-Policies document** to be signed and returned.
3. **Get contractor proposals for loan program installations.** Installing contractors must show their Florida License # on proposals. You are not required to get competing bids or take the lowest bid. Getting several bids is advised but not a loan program requirement.
4. **Send copies of your current Deed, and contractor proposal(s):**
  - a. Send a copy of your current recorded Warranty Deed or Quit Claim Deed (with Attachment A if applicable). We cannot use a Deed printed from the Leon County website that has an "Unofficial" watermark.
  - b. Send your installing contractor's proposal(s) or any vendor price proposals. Heating and air contractors should include the "Certificate of AHRI Certified Performance" document with their HVAC equipment proposal.
    - » Our fax number:  
891.0901 (Attention: Loan Officer)
    - » Our email address:  
[energysvccallbacks@talgov.com](mailto:energysvccallbacks@talgov.com)
    - » Our mailing address (*this is not the physical location of our office*):  
Utility Customer Operations Loan Officer  
300 S. Adams St. #B37  
Tallahassee, FL 32301-1731
5. **Our loan officer prepares your Application for you!** We'll email or mail your Application to you along with loan policy documents to sign. Send back the signed documents. Email is best; or fax to **891.0901**.
6. **Next, our loan officer prepares your Loan Promissory Note** and contacts you when it's ready for notarized signing.
7. **Signing the Note:** Visit the Frenchtown Renaissance Center (435 N. Macomb St.) to sign and notarize the Loan Promissory Note.
8. **Loan Approval:** After you sign the Note, we'll fax, email or mail Loan Approval confirmations to you and your contractor. Work can begin.
9. **The City or County will inspect the completed work.**
  - a. Heating, air conditioning, heat pump (hybrid) water heaters, solar systems, windows, roofing and most natural gas appliance installations are inspected by City or County Building Inspection in accordance with the Florida Building Code. Note that the Florida Building Code does not address comfort, neatness, cleanup or quality of workmanship.
  - b. For verifications or inspections of insulation, solar screen/film, clothes washers, refrigerators, freezers, and pool pumps, please call Utility Services at 891.4YOU (4968).
- c. Send any additional business organizational documentation (articles of incorporation, by-laws, etc.) needed to demonstrate who is authorized to sign to incur debt, and/or who can sign a Loan Promissory Note.
- d. Let your chosen contractor know that you're applying for the City's energy-efficiency loan, **but don't have work started until after you sign the Loan Promissory Note and the loan is formally approved.**

## 10. Check release procedure:

- a. The City will request the loan check after a passed inspection.
- b. The City's loan check will be made payable to your contractor and mailed to your contractor within 30 days after a passed inspection.
- c. If you prefer to control payment release by having the City's loan check made out to you and not to your contractor, let your contractor know before you accept his/her bid, and let the City know before you sign the Application. Then provide the City with a copy of your paid contractor invoice and/or copies of paid vendor receipts. Please let us know when the work has been inspected.
- d. As noted in #9a above, Building Code passed inspections do not ensure quality of workmanship. Nevertheless, the City will release payment after a passed inspection. It is a contractor's responsibility to satisfy his or her customer and provide quality work.

## Loan Measures



**Some measures may qualify for rebates** as well as for loans. Visit [Talgov.com/YOU](http://Talgov.com/YOU) to view and download all rebate applications. Solar PV, solar water heating systems, and geothermal heat pumps can qualify for up to 30% Federal tax credits until December 31, 2016. For more information visit [ENERGYSTAR.gov](http://ENERGYSTAR.gov).

Loan Measure	Minimum Requirement
Straight Cool AC* 5 tons or less	Split: SEER 15, EER 12.5 Package: SEER 15, EER 12
Heat Pump* 5 tons or less	Split: SEER 15, EER 12.5, HSPF 8.5 Package: SEER 15, EER12, HSPF 8.2
Water Source Heat Pump, Closed loop*	Minimum EER 17.1, COP 3.6
Natural Gas Furnace	Minimum AFUE=80%
Natural Gas Water Heater*	Min. efficiency EF .58 if tank-style; minimum EF = .82 if tankless.
Combination Appliance	.76 recovery efficiency
Waste Heat Recovery	ARI Standard 470-80
Natural Gas Commercial Cooking Equipment	
Natural Gas Commercial Dryer	
Ceiling Insulation	Up to R-49; 80% of cost to \$400 granted in City program (restrictions apply)

Loan Measure	Minimum Requirement
Duct testing, sealing, insulation, repair, replacement	
Floor Insulation	minimum R-11 fiberglass batts
Wall Insulation	minimum R-11
Solar screens/films	Shading coefficient 50%+
Windows, Sliding Glass, Doors, French Doors	Southern ENERGY STAR qualified
Refrigerators*, Freezers*, Dishwashers*	ENERGY STAR qualified
Solar Water Heating (domestic* or pool)	FSEC certified system, indirect or drain-back
Pipe Insulation	For hot water pipe only
Natural Gas Firelogs, Grills, Lighting, Standby Generators	AGA approved
Gas Vented Space Heater	AFUE 63%+
Gas Pool/Spa Heaters	AGA approved

Loan Measure	Minimum Requirement
Solar Photovoltaic (PV) Home System	F.S.E.C. listed/certified. Other design requirements apply
Efficient Clothes Washer*	ENERGY STAR qualified
Heat Pump Water Heater*	ENERGY STAR qualified City loan unavailable if replacing natural gas water heating
Reflective Roofing	ENERGY STAR shingle or metal; ENERGY STAR reflective coatings; Owing to completion time, no other measures can be included with roof loan.
Premium Efficiency Motors; and Variable Speed Pool Pumps	Variable Speed*, not 2-Speed
Energy Efficient Lighting & electronic ballasts	Solid State Lighting (LED), T5 and T8 Fluorescent lamps and fixtures, and other efficient lighting types may qualify.
Natural gas fueling appliance	AGA certified equipment; permitted/inspected
Electric Vehicle Supply Equipment (EVSE)	240 volt Level 2 vehicle charge station

\* City of Tallahassee Rebate available

# Summary of Loan Terms and Policies



- Loans are not available for measures installed before the Promissory Note is signed.** Exception to this policy requires written approval by the Loan Officer or Administrative Supervisor prior to equipment installation.
- Current terms:** No down payment. 5 year term. 5% interest. 1% Processing Fee. No penalty for early payoff.
- Minimum loan amount \$500.** Maximum amount \$10K including documentary stamps, recording fees, and 1% processing fee. Some measures have limits under \$10K. (Note: Maximum loan \$20K for solar photovoltaic systems and Energy Star roofing, but no additional measures can be bundled with roofing.)
- A recent City of Tallahassee energy audit is required.**
- The customer chooses his or her installing contractor.** The City does not recommend, endorse or certify contractors, or warrant or otherwise guarantee their work.
- Loan payments are billed on the monthly utility bill.**
- The minimum monthly loan payment is \$25/month.**
- The loan is recorded and secured with a property lien.**
- Applicant must provide a copy of the recorded Warranty Deed or Quit Claim Deed** (not a Contract for Deed, not an Agreement for Deed) showing real property ownership.
- All past due amounts** on all of the Applicants' account(s) must be paid before loan approval.
- No income eligibility requirements.** 3-year account history required. Loan applications will be approved or disapproved on the basis of established program criteria, availability of funds and history of City of Tallahassee utility payments by the Applicants.
- Loans will not be approved** for Applicants in foreclosure proceedings, or with bankruptcy declaration or discharge, within the past 7 years.
- Loan payments are billed monthly to the property owner's commercial City of Tallahassee utility account.** Name on account must appear on Deed; or, verification required that the person signing for company or entity to incur debt has legal authority to do so.
- Loans are not approved** for applicants with City of Tallahassee utility billing address outside the City's electric service territory (or natural gas service territory if only that utility is provided).
- Loan is due upon sale of the property** or account name change.
- Loans are not transferable.** Likewise, liens are not transferable.
- Loans are approved for specific dollar amounts,** for recommended energy conservation measures meeting City program standards.
- Customers with outstanding City loans** may apply for a subsequent loan at same location if total of loan amounts (outstanding plus new) is \$10,000 or less. No second loan within 12 months of first loan approval.
- No loan for heat pump replacing a natural gas furnace.**
- No loan for straight cool AC** matched with new oil furnace or new propane gas furnace, where natural gas is available.
- Solar water heating must be freeze-protected during a grid power outage: FSEC certified indirect or drain-back system, or qualifying**

**solar-electric PV.** No solar loan if existing natural gas water heater is to be replaced by electric storage/backup water heater.

22. **Completion of a special contractor bid/information sheet** may be required for certain measures including windows, roofing, and solar.
23. **The City will be held harmless** from any liability in connection with its approval or disapproval of any loan application or the manufacture, supply or installation of any energy-efficiency measure.
24. **If the customer defaults on loan repayments** and the City is required to take any action to enforce the terms of the note, the customer shall pay all costs incurred by the City for such enforcement, including reasonable attorney's fees, including the costs and attorney's fees incurred as a result of any appellate proceedings.
25. **The City reserves the right** to revise these policies and to approve or disapprove loans in the best interest of the City.
26. **The City's loan checks** are made out to installing contractors and mailed to contractors on completion of work and a passed City final inspection, unless the customer requests a different check release procedure that is satisfactory to his or her contractor as well as the City.

**Rebates are subject to change.**

Last revised 6/3/15

## Frequently Asked Questions



1. **Does the City require an energy audit before the commercial loan process can begin?**
  - Yes. Call 891.4YOU (4968) and ask to schedule a commercial energy audit.
2. **Am I required to get more than one contractor bid?**
  - No. But getting competing bids is recommended.
3. **Am I approved for the loan? When will I be approved?**
  - You are not approved for the loan until after you sign the Loan Promissory Note. You sign the Note (and have it notarized) at the Frenchtown Renaissance Center, 435 N. Macomb St.
  - After review/approval of signed Note, the City's loan officer will let your contractor know work can begin.
  - The City cannot loan for equipment installed before you sign the Promissory Note and before our loan officer approves the loan.
4. **Does the City recommend contractors?**
  - No. The City of Tallahassee does not recommend, endorse or certify installing contractors, or warrant or otherwise guarantee their work.
5. **Will the City's loan check be mailed to me, or mailed to my contractor?**
  - Normally, loan checks are mailed to your contractor.
  - If you want the loan check made out to you, tell us before you apply, and tell your contractor. Before we send the loan check(s) to you, we require a copy of your paid contractor invoice or paid vendor receipt.

**6. How do I find out if I'm eligible to apply for a loan?**

- Call 891.4YOU (4968).
- Commercial loan eligibility determination can be more complicated than for residential loans, but eligibility can usually be determined within a few minutes. Some situations may require more extensive review.

**7. How do I get a loan Application?**

- Our loan officer prepares your application and mails, emails or faxes it to you to sign.

**8. After I send back the Application, how long does it take to get a loan Approval?**

- Three to five days is typical. Utility Services calls you to sign a Loan Promissory Note at the Renaissance Building (435 N. Macomb St.). Your loan is Approved after you sign the loan Note and it passes review by the City's loan officer. Our loan officer then notifies you and your contractor that work can proceed.

**9. How does a 5% annual interest loan compare to an 8.5% rate (bank home improvement loan) or 18% (credit card)?**

- If you borrow \$4,000 over a 5 year (=60 month) term:

Interest Rate	Monthly Payment	Total of Payments
5%	\$75.48	\$4,529.10
8.5%	\$82.07	\$4,924.15
18%	\$101.57	\$6,094.42

**10. How much will my monthly payment be?**

- At 5% interest, 5 years term (or 10 years term for photovoltaic systems):

Amount Borrowed	Monthly Payment
\$500 to \$1,325/5 years	\$25 (minimum)
\$2,000/5 years	\$37.74
\$3,000/5 years	\$56.61
\$4,000/5 years	\$75.48
\$5,000/5 years	\$94.36
\$5,000/10 years (solar WH)	\$53.03
\$7,000/5 years	\$132.23
\$10,000/5 years	\$188.71
\$20,000/10 years (solar PV)	\$212.13
\$20,000/5 years (cool roof)	\$377.42



# Contractors and Installers List



The following list is assembled for your convenience only. You can use any contractor or installer on or off this list. We recommend getting at least three quotes on any project. The City of Tallahassee does not recommend, endorse or guarantee contractors.

Contractor/ Installer	HVAC / Heat Pumps	Natural Gas Furnaces	Natural Gas Water Heaters	Natural Gas Piping & Fitting	Appliances	ENERGY STAR Windows	ENERGY STAR Roofing	Solar Products
AAA Constant Comfort   893.9566	x	x						
Advanced Air Care   926.4328	x	x						
Advanced Climate Service   980.5820	x	x						
Air Control Heating and Cooling   562.1234	x	x	x	x				
Air Solutions   574.1010	x	x						
Air Supply Inc.   926.5550	x	x	x					x
Alpine Air HVAC Services LLC   459.5797	x	x						
Barineau Heating and Air Conditioning, Inc.   580.4029	x	x						
Benson's Heating & Air Conditioning   562.3132	x	x						
Big Ben Blackwood Plumbing, Inc.   224.4236			x	x				
Bill Holland Heating & Air Conditioning   545.2628	x	x						
Bowles Roofing Company, Inc.   575.6060							x	
Brady Heating & Air   580.2575	x	x		x				
Brill's Plumbing Co.   878.1234			x	x				
Brown Plumbing   545.0581			x	x				
Buddy Stirners Heating & Air   509.1000	x	x						
C & C Plumbing Contractors, Inc.   210.2133			x					
C. L. Williams Contracting, Inc.   894.5875	x	x	x	x				
Calvin Robinson Repair & Maintenance   544.0323	x	x	x	x				
Capital City Air, Inc.   878.4995	x	x						

Contractors and installers list continued on this page

Contractor/ Installer	HVAC / Heat Pumps	Natural Gas Furnaces	Natural Gas Water Heaters	Natural Gas Piping & Fitting	Appliances	ENERGY STAR Windows	ENERGY STAR Roofing	Solar Products
Capital City Fireplace & Grill Sales   765.7502				x	x			
Carlton and Sons Heating & Air   980.2457	x	x						
Central Heating Consultants, Inc.   877.4136	x	x						
Clark's Appliances   562.4476					x			
Climate Control Heating & AC   856.8000	x	x						
Connell's Heating & Air Conditioning   878.3159	x	x						
Construct Group SE   694.1555	x	x	x	x	x	x	x	x
Cooper's Heating & Air   213.2594	x	x						
Cureton Plumbing, Inc.   222.4412			x	x				
Curtis Sales & Service Center   574.1300	x	x						
D. G. Miller & Sons Plumbing & Heating   386.4238			x	x				
Dave's Roofing   445.7025								x
David Key Heating & Cooling   656.4740	x	x						
Donald A. Guy Heating & Cooling   562.6309	x	x	x					
Donny's Heating & Air Conditioning, Inc.   942.4349	x	x						
E & B Heating & Air Conditioning   575.9119	x	x						
EcoView Windows   879.2132							x	
Family Comfort Solutions LLC   868.0047	x							
G & G Heating & Air Conditioning, LLC   321.8096	x	x						
Giddens Air Conditioning, Inc.   562.0300	x	x						
Glen Mullens Plumbing   222.2722			x	x				
Gulf Breeze Windows & Blinds   894.6369							x	
GutterHawk, Inc.   656.4295								x
Hardy's Plumbing and Welding   544.3016			x	x				
Harper Revel Heating & Air Conditioning   877.1306	x	x						
Hartsfield Roofing & Construction, LLC.   528.6327								x
Henderson Heating and Air   556.0347	x	x						

Contractors and installers list  
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Contractor/ Installer	HVAC / Heat Pumps	Natural Gas Furnaces	Natural Gas Water Heaters	Natural Gas Piping & Fitting	Appliances	ENERGY STAR Windows	ENERGY STAR Roofing	Solar Products
Hicks Heating and Air, LLC   509.8554	x	x						
High Quality Heating & Air, Inc.   926.1021	x	x						
Hodges Heating & Air Conditioning, LLC   576.1401	x	x	x	x				
Holland's Air Conditioning   421.9567	x							
Homer C. Floyd Air & Heat, LLC   528.9062	x	x		x				
Independent Green Technologies   576.7657								x
Jeff Williams Heating and Air, Inc.   545.7262	x	x						
Jenkins Roofing, Inc.   514.2225							x	
Jim Bennett's Plumbing, Inc.   878.3178			x	x				
John Jones AC Heating & Refrigeration   539.7294	x	x		x				
John Oliver Heating and Plumbing   877.1919	x	x						
Johnson's Heating & A/C Service   933.6777	x	x						
Journey Man Plumbing   251.9184		x	x	x				x
Keith Key Heating & Air   926.3546	x	x						
Keith Kratofil's Heating & Air Conditioning, Inc.   545.2665	x	x						
Keith Lawson Services   562.2600	x	x	x	x				
Keith McNeill Plumbing Contractor, Inc.   562.5504			x	x				
Kelly Griffin Plumbing Contractor, LLC   933.6660			x	x				
Lance Maxwell Plumbing   562.6227			x	x				
Lawson & Lawson Electrical Services   562.4111								x
Leon Screening   575.2840						x		
Lloyd Heating and Air   320.3227	x	x						
Lloyd Roofing & Construction   728.8101							x	
M & L Plumbing   575.9393			x	x				
M & N Quality Heating and Air   443.7925	x							
Mark McKinney Plumbing   508.0634			x	x				
Mast Gas & Appliances   509.0849			x	x				

Contractors and installers list  
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Contractor/ Installer	HVAC / Heat Pumps	Natural Gas Furnaces	Natural Gas Water Heaters	Natural Gas Piping & Fitting	Appliances	ENERGY STAR Windows	ENERGY STAR Roofing	Solar Products
Mathers Electric Co.   576.2342								x
Mays Munroe   385.9495					x			
McCammons Enterprise LLC   251.8357	x	x					x	x
Metal Roofing Sales   536.9123							x	
Mike Seeders Plumbing   562.2555			x	x				
Miller Glass   224.6030							x	
Parker Brothers Roofing & Construction, Inc.   656.8112								x
Parker Services   222.7722	x	x	x	x				
Payne's Heating & Air Conditioning   386.3324	x	x						
Pittman Roofing, Inc.   509.4911								x
Precision A/C   668.2945	x	x						
Quality Gas Systems LLC   508.0448		x	x	x				
Rick Watson Heating & Air Conditioning, Inc.   942.6660	x	x						
Rick's Plumbing LLC   228.1604			x	x				
Robert West Jr. Plumbing Services   514.1961			x	x				
Roto Rooter   386.5614		x	x	x				
Rowe Roofing   386.7663								x
S. E. Barco Gas Piping Services   386.1951			x	x				
Scott-Burnett Plumbing   222.4183			x	x				
Sheffield Air Conditioning & Heating   222.7057	x	x						
Shur-Cool Air Conditioning & Refrigeration   562.4931	x	x						
Simpler Solar Systems, Inc.   576.5271								x
Smith Plumbing Company   251.5789			x	x				
Smith Roofing & Repair   545.0578								x
Snyder's Refrigeration, Heating & Air Conditioning   421.9497	x	x	x	x				
Southern Comfort Heating & A/C   570.3302	x	x						
Stanley Barineau and Son, Inc.   386.2327	x	x						
Steven Ferrell Roofing, Inc.   656.3978								x

## Contractors and installers list continued on this page

Last updated 3/3/17

Contractor/ Installer	HVAC / Heat Pumps	Natural Gas Furnaces	Natural Gas Water Heaters	Natural Gas Piping & Fitting	Appliances	ENERGY STAR Windows	ENERGY STAR Roofing	Solar Products
Stewart Heating & Cooling, Inc.   342.3294	x	x						
Streamline Roofing & Construction   575.1168							x	
Stubbs Roofing & Exteriors   597.8866							x	
T MAC Contracting, Inc.   688.4460	x	x	x	x				
T. K. A/C, Heating & Appliance, Inc.   509.3860	x	x						
T.L. Carnes Plumbing   443.5718			x	x				
Tadlock Roofing   877.5516							x	
Tallahassee Air Conditioning & Electrical   702.5550	x							
Tallahassee Roofing   562.8366							x	
Todd King's Heating & Cooling   907.5772	x	x						
Tony Kelly, Inc.   792.4488	x	x		x				
Total Quality Roofing   251.3703							x	
Watts Cooling, Heating & Plumbing   224.4822	x	x	x	x				
W.E.C. Heating & AC, Inc.   878.5398	x	x						
White's Plumbing   576.3510			x	x				
Window World   562.8800						x		
Wooten Plumbing   514.7404			x	x				

# Interact with Your Own Utilities

# Notes

## Click

Talgov.com/YOU

## Email

YourOwnUtilities@talgov.com

## Smartphone App



DigiTally



## Social Media



[Facebook.com/COTUtilities](#)



[Twitter.com/COTUtilities](#)



[YouTube.com/COTUtilities](#)

## Call

850.891.4YOU (4968)

TTY Hearing Impaired: 891.8169

Hours of Operation:

Daily from 7 a.m. to 11 p.m.

(Emergency Service Available 24/7)

## Visit

Frenchtown Renaissance Center

435 N. Macomb St.

Tallahassee, FL 32301

Hours of Operation:

Mon. – Fri. 8 a.m. to 5:30 p.m.

## Fax

891.0901

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850.891.4YOU (4968)

[Talgov.com/YOU](http://Talgov.com/YOU)