



Allentown Energy Conservation Program



PURPOSE

The City of Allentown has received a \$1,038,800 Energy Efficiency and Conservation Block Grant (EECBG) funded under the American Recovery and Reinvestment Act (ARRA) of 2009. The grant is intended to support state, county, and municipal governments in their development and management of projects that will (1) reduce fossil fuel emissions, (2) reduce total energy use, (3) improve energy efficiency in transportation, building, and other sectors, and (4) create and retain jobs.

For these purposes, this program is funding low-interest loans and rebates to certain businesses and not-for-profit organizations located in the City of Allentown, and low-interest loans to qualified city homeowners.

PROGRAM GUIDELINES

A LOANS TO SMALL BUSINESSES AND NOT-FOR-PROFIT ORGANIZATIONS

Low-interest loans of **\$10,000 to \$750,000** are available, through a special arrangement with the *Sustainable Energy Fund* (SEF), to qualifying entities with their principal office or significant operations located in the City of Allentown. Loans are available for energy-efficiency and renewable-energy projects involving heating, cooling, windows, doors, insulation, solar or geothermal energy, lighting, high-efficiency motors, and other qualifying improvements.

Terms and conditions include:

- 100% project financing (no match needed)
- First \$25,000 at a **1.5%** interest rate (reduced from SEF's regular 6.5%)
- Additional funds (up to \$725,000) at a **6.25%** interest rate
- No prepayment penalty
- Subordinate lien positions
- Up to five years to repay
- Loan payment sized to energy savings
- *Davis-Bacon Wage Determinations* ("prevailing wage rates") apply to all commercial loans
- Entity must employ less than 150 full-time-equivalent employees and be current on all taxes and fees
- Minimum loan: \$10,000

B LOANS FOR RESIDENTIAL IMPROVEMENTS

Unsecured, low-interest loans of **\$1,000 to \$15,000** are available, through a special arrangement with *AFC First Financial Corporation* and *Keystone HELP®* (Home Energy Loan Program), to qualified city homeowners undertaking eligible energy-efficiency and renewable-energy projects on their one- or two-unit primary residence.

Loans are offered in three categories:

Loans for *Energy Star®* Certified Improvements: **5.99%** loans (reduced from AFC's regular 6.99%) are available for items such as heat pumps, central air conditioning, boilers, furnaces, water heaters, windows/doors, air sealing and insulation, ceiling fans, programmable thermostats, ventilating fans, etc.



Loans for *Energy Star*[®]-Certified and *Advanced Performance* Improvements: 4.99% loans (reduced from AFC's regular 5.99%) are available for items such as those listed above that also meet the more-stringent *Advanced Performance* standards of the program.

Loans for Whole-House "*Home Performance with Energy Star*[®]" Improvements with a *Certified Energy Audit*: 0.99% loans (reduced from AFC's regular 4.99%) are available for whole-house improvements suggested as a result of a whole-house energy audit conducted by a *Certified Auditor*. A \$325 audit credit is provided by the commonwealth.

Terms and conditions include:

- Maximum household income: \$150,000
- Work must be done by a *Keystone HELP*[®]-Approved Contractor (of which there are many)
- Loans are unsecured (no lien is involved)
- All work can be financed if at least 75% of the project involves improvements listed above
- Up to 10 years to repay
- Applicant must be current on all taxes and fees
- Note: For financing of solar and other non-qualifying improvements and for borrowers whose income exceeds the *Keystone HELP*[®] limits, loans may be available under other energy-lending programs at different rates and terms. Refer to the commonwealth's *EnergyLoan*[®] program.



REBATES TO SMALL BUSINESSES AND NOT-FOR-PROFIT ORGANIZATIONS

Rebates of \$2,500 to \$5,000 are offered for projects that involve an investment of at least \$7,500 in energy-saving improvements. Rebates cannot exceed 30% of the documented costs of energy-saving improvements. *Davis-Bacon Wage Determinations* ("prevailing wage rates") apply to all labor costs associated with this rebate program

Not-for-profit organizations: The organization's principal office (or significant operations) and the funded project must be located in the city to be eligible. The applying entity must employ less than 150 full-time-equivalent employees.

Small businesses: The business' principal office (or significant operations) must be located in the city, and the funded project must be located in one of three designated "Green Zones"* to be eligible. The applying entity must employ less than 150 full-time-equivalent employees.

***Allentown "Green Zones"** include the 500 through 1100 blocks of West Hamilton Street, Seventh Street from Linden Street to Green Street, and Nineteenth Street from Liberty Street to Washington Street. The project site's legal address **must** be on West Hamilton, Seventh, or Nineteenth streets.

For more information and to make application, please contact:

Thomas J. Kerr, Consultant to the City of Allentown
City of Allentown Sustainability Office
Allentown City Hall
435 West Hamilton Street, 3rd Floor
Allentown, PA 18101-1699
610/437-8713 -- Office
610/439-5947 – Fax
KerrT@AllentownCity.org



Allentown Energy Conservation Program



This application form can be completed online and then printed for submission. Find it at: www.allentownpa.gov/ecp.

GENERAL APPLICATION

(all applicants must complete this application)

Name of Applying Entity _____

Contact Name and Position _____

Telephone _____ Fax _____

E-mail Address _____

Legal Address of Applying Entity:

What is the nature of the applying entity's business? _____

Number of Employees _____

Legal Address of the Project Site:

Are any taxes, fees, or bills (see below) owed by the applying entity? _____

The applying entity must be current on all city, county, and school-district taxes, fees, and bills, including earned-income tax, business-privilege tax, per-capita tax, and business-license fees, as well as water, sewer, and trash bills. This will be verified prior to any further application processing. Any issues that arise must be addressed by the applying entity before the process can continue, and it is the applying entity's responsibility to contact us to restart the process.

Circle the program(s) to which this application applies:



Notes:



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A LOANS TO SMALL BUSINESSES AND NOT-FOR-PROFIT ORGANIZATIONS

GO TO WWW.THESEF.ORG FOR AN APPLICATION FORM, OR CALL 610/264-4440

B LOANS FOR RESIDENTIAL IMPROVEMENTS

GO TO WWW.KEYSTONEHELP.COM FOR AN APPLICATION FORM, OR CALL 888/232-3477

C REBATES TO SMALL BUSINESSES AND NOT-FOR-PROFIT ORGANIZATIONS

THE FOLLOWING IS AN ADDITIONAL APPLICATION FORM FOR REBATES:

Describe the energy-saving improvements involved in this project including estimated energy savings.

What is the total cost of all energy-saving improvements involved in this project? _____

What is the amount of rebate being sought? _____

Does the requested rebate amount to more than 30% of the total cost of energy-saving improvements? _____

Were *Davis-Bacon Wage Determinations* ("prevailing wage rates") paid on all labor? _____

Please provide legible photocopies of paid receipts for expenditures. **NOTE:** All receipts must be dated January 1st, 2010 or later.

Please provide proof of ownership of property where improvements were made.