



# POWER UP ENERGY EXPO

APRIL 11-13, 2011  
PENSACOLA BEACH, FLORIDA

## Funding/Financing Resources for Energy Efficient Construction (New and Retrofit)



Tuesday, April 12, 2011



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## Power Up Conference

# Funding/Financing Resources for Energy Efficient Construction (New and Retrofit)

Tuesday, April 12, 2011

## Agenda & Speaker Contact Information

### Session # 1 (8:30am - 9:55am)

**Jan McAdams**, Funding Consultant for Green Buildings, Session Moderator & Speaker

**Session Topic:** Seven (7) Major Grant Sources to Consider First for Green Buildings and Clean Energy Projects

*(The handouts for Jan's presentation are located in the Funding Resource Book on pages 3-42 & page 72.)*

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**Diane Collar**, Area Director, Rural Development, U.S. Dept. of Agriculture

**Session Topic:** USDA Grants and Loans for Building-Integrated and Free Standing Renewable Energy Systems

*(The handouts for Diane's presentation are located in the Funding Resource Book on pages 43-71.)*

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**Ron Nall**, Commercial Marketing Specialist, Gulf Power Company & Glenn Langen, Mass Market Specialist Sr., Gulf Power Company

**Session Topic:** "2010 Demand-Side Management Plan" The program will include the definition of Gulf Power's Demand-Side Management Plan, Customer Incentives available and the application of energy efficient products.

*(The handouts for Ron and Glenn's presentations will be provided in the session.)*

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### Session # 2 (10:30am - 11:55am)

**Funding & Financing Green Projects & Renewables: Energy Savings Performance Contracts & Power Purchase Agreements (PPAs)**

**Gregory J. Hofstetter**, Director of Thermal Solutions, TEVA Energy

**Session Topic:** Energy Savings Performance Contracting and other Creative Funding Mechanisms For High Performance Green Buildings

*(The handouts for Gregory's presentation are available upon request.)*

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**Wayne Luoma**, Vice President of Transaction Structuring, Constellation Energy

**Session Topic:** Utilizing Power Purchase Agreements in Developing Solar Power Projects: The Constellation Energy Experience

*(The handouts for Wayne's presentation are available upon request.)*

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## Funding Track Resource Book Table of Contents

Speaker Contact Info Page .....	1
Jan's 7 Funding Sources to Consider First .....	3
Jan's 10 Things to Consider .....	4
Funding Planning Matrix .....	5
Doing Business with DOE/EERE .....	6 - 7
Dept. of Commerce/Economic Development Grants (EDA) .....	8 - 14
EDA Funded Project in Florida .....	15
State of Florida Economic Development Incentives .....	16 - 20
EFlorida Incentives and Resources .....	21 - 34
Florida Opportunity Fund .....	35 - 37
Summary of Florida-Based Resources for Projects with Energy Efficiency and Renewables (www.dsireusa.org) .....	38 - 40
Florida Tax Incentives for Donors .....	41 - 42
USDA Program Overview .....	43 - 44
USDA B & I Factsheet .....	45 - 46
USDA Program Chart .....	47 - 50
USDA Biorefinery Funding .....	51 - 52
USDA Advanced Biofuels Funding .....	53 - 54
USDA Energy Efficiency Funding .....	55 - 56
USDA Renewable Energy Funding .....	57 - 58
USDA Feasibility Study Grant .....	59
USDA Value Added Producers Funding .....	60 - 61
USDA Community Facilities Guaranteed Loans .....	62 - 63
USDA Community Facilities Grants .....	64 - 67
Guaranteed and Direct Loans Financing for Small Municipal & Rural Community Facility Projects .....	68 - 71
Foundations on the Web—Access Information .....	72



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# **7 Funding Sources**

**(Grants and other Funding/Financing Strategies)  
to Consider after Reviewing  
Jan's Funding Preparation Checklist**

1. YOUR company's/agency's current vendors & business associations
  
2. All utility companies that will serve the project
  
3. Federal Resources: DOE Loan, Department of Commerce/EDA Grant, Department of Homeland Security Capital Improvement Grants & USDA (United States Department of Agriculture) Grants & Loans
  
4. ESPCs (Energy Savings Performance Contracts) and/or Lease Purchase
  
5. All Federal, State, City and County Incentives ([www.dsireusa.org](http://www.dsireusa.org))
  
6. Eflorida Resources
  
7. Florida Opportunity Fund



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# **10 Things to Consider Prior to Initiating a Green Building Project's Fund Development**

**By Jan McAdams**

- 1.** Have you developed a business plan that demonstrates your company's/agency's ability to support the building's operating expenses after construction? Is there an energy plan that augments the business plan?
- 2.** Do you have the start up funds to support the project's fund development expenses? (3-10% of the total budget is a suggested fundraising/development budget to cover the cost of Presentation Kits, Media Kits, Consultants, Travel to Meetings with Funding Agencies, etc.)
- 3.** Who is on the project's "Green Team?" Who is the project "Champion?" Are 100% of the Team Members Positive, Motivated, and Excited about the green building?
- 4.** Who are the project's initial stakeholders, affiliations, and alliances? Are there at least 10 such entities committed to the project?
- 5.** What is the Project's Mission, what are the Green/Sustainable Design Goals? (i.e. What type of pre-design planning and programming has taken place?)
- 6.** Can you name at least 5 of the project's Education/Outreach Goals? What tools will you use?
- 7.** Do you have a 1-Page Project fact sheet or brochure highlighting the information in # 1-6 on this list?
- 8.** Have you started the development plan, i.e. Creating Funding Goals? Do you have a list of your green building project's top 10 funding prospects?
- 9.** Can you justify the need for the project, i.e why do you need this building? (This question dovetails with # 1-The Business Plan for this project. Who needs this project and can you prove it is needed?)
- 10.** Have you created a "Project Timeline" that addresses all the various schedules that come into play during the design and construction of a green building: Site Control, Fundraising, Pre-Design Charrettes, RFPs for Architectural and Engineering Services, Construction, etc? Set a reasonable goal for the project's grand opening as funding sources are more likely to support a project that has timeframes, momentum and a credible plan for completion.

<b>Fund Development Plan: \$35 Million</b>		<b>Revised 3/15/11</b>		<b>Estimates are provided as a guideline.</b>	
<b>Funding Source</b>	<b>Estimated Funding Timeframes</b>	<b>\$ M</b>	<b>Implementation Plan</b>		
<b>I. Federal Resources:</b>					
Department of Energy (DOE), EPA, USDA, Dept of Com/EDA, DOD & Federal Labs	9/15/11-8/31/12	\$10 Million	1)	Meet with agency reps, submit Spring & Summer 2011 grant applications to DOE, EPA, USDA & EDA	
			2)	Meet with Federal Labs (Oak Ridge) to discuss research contract that include const. \$\$	
			3)	Register project w/USGBC & other programs	
			4)	Sign up for all funding newsletters, www.grants.gov, www.eere.energy.gov, etc.	
<b>II. State Resources:</b>					
Energy Office, Department of Environment, Department of Water Resources, State Office of Tourism, EFlorida/Ec Dev	9/1/11-3/31/12	\$2.5 M	1)	Meet with EFlorida team to initiate contacts for funding. Develop building usage plan, # and types of tenants, # jobs, building performance goals, emerging technologies, etc.	
			2)	Meet with State Dept. of Energy, Environmental Quality, Water Resources, Dept. of Commerce, Office of Tourism, etc to develop partnership & request project support.	
<b>III. City and County Resources</b>					
			1)	Request expedited permits, reduced fees	
	Varies	\$0.5 M	2)	Coordinate project with county office of ec dev	
<b>IV. Corp. Donations of Materials</b>					
Donations and/or deep discounts from manufacturers of sustainable/green building equipment, products, fixtures, and furnishings.	12/01/11-12/01/12	\$4.0 M	1)	Development Staff and Design Team to prepare a list of vendors whose products meet project's sustainable specifications. Initiate contact w/selected manufacturers. Also review bulk buying options. Exhibit at Conferences to increase project visibility.	
<b>Private Sector Donors &amp; Grants</b>					
1) Individuals, 2) If nonprofit, Private Foundation Grants, 3) if nonprofit, Corporate Grants & Gifts 4) Nonprofit and forprofit--Utility Grants & Rebates	4/15/11-10/31/12	\$8 M	1)	Launch the Fundraising and Respective PR Campaign	
			2)	Complete Spring and Summer Grant Applications	
			3)	If non-profit, register project for Florida Donor Tax Credit Program	
<b>VI. Project Owner's Contribution</b>					
1) Equipment Lease Purchase Agreements (\$1.5 M), 2) Loans (\$6 M), 3) Federal Reimbursement for 30% of cost for renewable resources (\$ .5 M), Owner's Equity/Building Fund (\$2.5 M)	5/01/11-9/30/11	\$10.5 M	1)	The funding goal is to secure \$35 M or more. Funds secured above and beyond this amount will be applied to future operating expenses and/or upgrades to the project's renewable energy production strategies (solar power and hydrogen fuel cells). Arrange for recipient/transfer of federal incentives: \$1.80/sf	
<b>Total Development Goal:</b>		<b>\$35.5 M</b>			

## Doing Business with the Office of Energy Efficiency and Renewable Energy

The U.S. Department of Energy’s (DOE) Office of Energy Efficiency and Renewable Energy (EERE) works with businesses, industries, universities, and other stakeholders to increase the use of renewable energy and energy efficiency technologies.

This fact sheet outlines the variety of ways to work with EERE, including financial assistance and business opportunities.

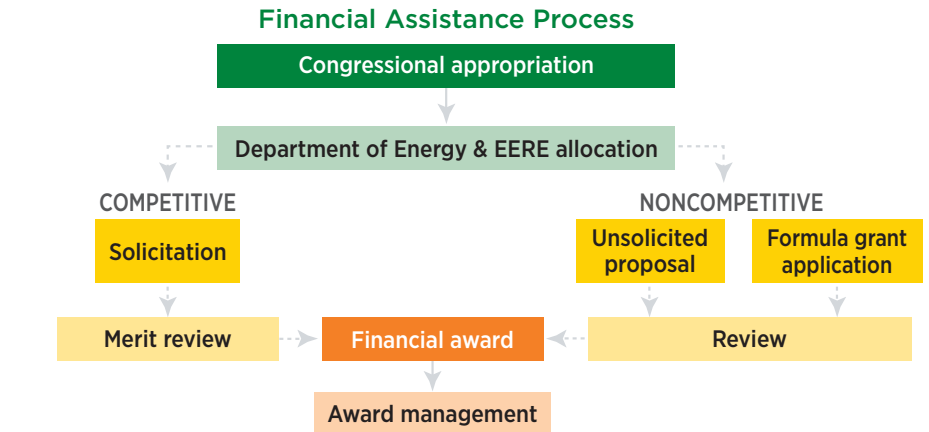
### Financial Assistance

EERE encourages renewable energy and energy efficiency research and development in the private sector primarily through financial assistance awards. Financial assistance awards transfer money, property, or services to a recipient so that it can accomplish a public purpose authorized by federal statute. For example, a financial assistance award might be used to fund research to improve the efficiency of photovoltaic cells.

Types of financial assistance directly funded by EERE include grants, cooperative agreements, continuation awards, and renewal awards. Indirect financial assistance may also be available through subawards, laboratory subcontracts, and cooperative research and development agreements. These types of financial assistance may be awarded on a competitive or noncompetitive basis.

#### Competitive

EERE’s primary funding vehicles for businesses, industries, universities, and other stakeholders are grants and cooperative agreements. Most EERE grants



are awarded on a competitive basis. EERE solicits applications in specific program areas and selects projects based on a merit review process that includes industry and technology experts.

Cooperative agreements are similar to grants, but they require more involvement from the federal government. In work performed through these agreements, the federal government exercises more control in technical implementation. This may include project collaboration, participation in project management, or intervention in the activity.

Financial opportunities for Native American tribes are detailed on the Tribal Energy Program Web site, [www.eere.energy.gov/wip/tribal.html](http://www.eere.energy.gov/wip/tribal.html), and include grants and project financing. The Tribal Energy Program provides financial and technical assistance to

tribes for their renewable energy and energy efficiency projects.

To accomplish its mission, EERE works with DOE’s world-class national laboratories. The national laboratories that receive research funding from EERE often have financial opportunities for industry and outside organizations. The most common of these—laboratory subcontracts—are normally competitively selected and begin with a solicitation. Laboratory subcontracts are evaluated by laboratory contracting staff. Visit the individual laboratory Web sites to learn more.

In some cases, more than one business or organization may participate in a project funded by a grant or subcontract. In these cases, a subaward may be applicable. Subawards are financial support for businesses or organizations that work on a project but are not the primary awardee. Subawards are often planned into proposals for grants and other financial opportunities. They allow companies or organizations to bring in outside expertise that will benefit the project. Subawardees are subject to the same guidelines and requirements as the primary awardee.

If you have an invention you would like to get funded, you can seek funding for energy efficiency or renewable energy

### Special Programs

- Small Business Innovation Research Program (SBIR), [www.eere.energy.gov/office\\_eere/sbir.html](http://www.eere.energy.gov/office_eere/sbir.html)
- Small Business Technology Transfer program (STTR), [www.eere.energy.gov/office\\_eere/pdfs/sbir\\_program\\_information\\_sheet.pdf](http://www.eere.energy.gov/office_eere/pdfs/sbir_program_information_sheet.pdf)
- Advanced Research Projects Agency-Energy (ARPA-E), [arpa-e.energy.gov](http://arpa-e.energy.gov)

technologies through several routes: the Small Business Innovation Research program (SBIR) and Small Business Technology Transfer program (STTR), through an unsolicited proposal, or, outside of EERE, through the Advanced Research Projects Agency-Energy (ARPA-E).

The SBIR/STTR programs are operated by federal agencies that have substantial R&D budgets, through a set-aside mechanism tailored for competitions among small businesses only.

ARPA-E was established within DOE under the 2007 America Competes Act. ARPA-E's mission is to fund innovative projects that will develop transformational technologies to reduce America's dependence on foreign energy imports; reduce U.S. energy-related emissions (including greenhouse gases); improve energy efficiency across all sectors of the U.S. economy; and ensure that the United States maintains its leadership in developing and deploying advanced energy technologies.

### Noncompetitive

Financial assistance may be awarded on a noncompetitive basis through unsolicited proposals. An unsolicited proposal is an application for assistance that is not submitted at the request of the government or in response to a solicitation announcement. DOE's central point for unsolicited proposals is the National Energy Technology Laboratory.

EERE also manages formula grants for state and local government energy projects, including the Weatherization Assistance Program, the State Energy Program (SEP), and the Energy Efficiency and Conservation Block Grant Program. Funding formulas are set by federal statute. State energy offices may also have programs and opportunities of interest.

In another form of noncompetitive funding, cooperative research and development agreements (CRADAs), DOE

funds a national lab to work with a private-sector partner to further research and development. Unlike other types of financial opportunities, CRADAs do not result in a financial award. In the simplest form of a CRADA partnership, each party contributes equally to the project in terms of labor, funding, and facilities. In more complex arrangements, the private partner may opt for a "funds in" arrangement, in which it defers part of the laboratory's expenses.

### Business Opportunities

Another way EERE partners with business is through the procurement of goods and services. A procurement contract is used to buy, lease, or barter property or services that will benefit the federal government. For example, EERE would use a procurement contract to purchase computers for its employees. If you have a product to offer, getting listed on the General Service Administration's (GSA) schedule and bidders list is the first step toward selling products and services to the federal government.

You also may be able to partner with an ESCO, or energy service company, to provide services to federal facilities. An ESCO is a commercial business providing designs and implementation of energy savings projects, energy conservation, energy infrastructure outsourcing, power generation and energy supply, and risk management. DOE maintains a list of qualified ESCOs contracted to provide energy savings performance contract services.

EERE's Federal Energy Management Program offers a comprehensive guide "Selling Energy-Efficient Products to the Federal Government" at [www.eere.energy.gov/femp/pdfs/selling\\_eeproducts\\_to\\_gov.pdf](http://www.eere.energy.gov/femp/pdfs/selling_eeproducts_to_gov.pdf). The guide gives tips on the "ABCs of Government Purchasing," how to get on a bidder's list, special opportunities for small businesses, and more. The booklet includes links to additional online resources.

### Other Resources

DOE's e-Center, [e-center.doe.gov](http://e-center.doe.gov), contains more information on doing business with DOE. The Web site provides current business opportunities; registration for submitting proposals, bids, and applications; and information and guidance on the acquisition and financial assistance award process.

Register with FedConnect, [www.fedconnect.net](http://www.fedconnect.net), to gain immediate access to information on current DOE business opportunities. This includes automated notifications and the opportunity to electronically access and download solicitations, submit bids or proposals and, if selected, receive awards.

FedBizOpps, [www.fedbizopps.gov](http://www.fedbizopps.gov), is the system for all acquisition opportunities throughout the federal government. You can register with both FedBizOpps and [Grants.gov](http://Grants.gov) to receive e-mail notifications of new opportunities.

A video, "Doing Business with the Department of Energy DVD," is available which discusses the processes of doing business with the DOE. Click the link under "Training" at [www.management.energy.gov/business\\_DOE.htm](http://www.management.energy.gov/business_DOE.htm).

### Learn More

[www.eere.energy.gov/business](http://www.eere.energy.gov/business)

## U.S. DEPARTMENT OF ENERGY

### Energy Efficiency & Renewable Energy

EERE Information Center  
1-877-EERE-INFO (1-877-337-3463)  
[eere.energy.gov/informationcenter](http://eere.energy.gov/informationcenter)

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## FY 2009 Global Climate Change Mitigation Incentive Fund

### EDA Overview

The Economic Development Administration (EDA) was established under the Public Works and Economic Development Act of 1965 (42 U.S.C. § 3121 *et seq.*) (PWEDA) to lead the federal economic development agenda. **EDA's mission is to advance the economic revitalization of communities and regions suffering from economic distress by making grant-based investments to attract private capital investment and create higher-skill, higher-wage jobs.** EDA investments are focused on locally developed, regionally based economic development initiatives that achieve a high return on taxpayer investment and directly contribute to economic growth.

### Global Climate Change Mitigation Incentive Fund

EDA's Global Climate Change Mitigation Incentive Fund (GCCMIF) was established to strengthen the linkages between economic development and environmental quality. The purpose and mission of the GCCMIF is to finance projects that foster economic development by advancing the green economy<sup>1</sup> in distressed communities. The GCCMIF supports projects that create jobs through, and increase private capital investment in, efforts to limit the nation's dependence on fossil fuels, enhance energy efficiency, curb greenhouse gas emissions and protect natural systems.

In FY 2009, GCCMIF assistance is available to finance a wide-range of projects, from strategy development to construction. To access the GCCMIF, an applicant must provide appropriate information to allow EDA to verify that the proposed project fulfills the objectives of the fund by both **project type** AND **project output**. Specifically, the applicant must demonstrate that the project will be one of the following project types:

- **Renewable Energy.** The development, production, or use of energy derived from sources that do not deplete finite natural resources, including wind, solar, biomass, and geothermal energy.
- **Energy Efficiency.** A reduction in the energy produced or the energy consumed for the same level of output with the goal of lowering energy costs.
- **Reuse/Recycling/Restoration.** The reuse of a given product (or products), or production of a new or innovative product from recyclable materials. This might include waste management practices that reduce raw material usage and the amount of waste that ends-up in landfills. This category also includes ecosystem restoration.
- **Green Building.** New construction or renovation that is certified by the US Green Building Council's under its Leadership in Energy and Environmental Design (LEED™) or other comparable certification program.

In addition, an applicant must demonstrate that the project will result in one (or more) of the following outputs:

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<sup>1</sup> The green economy, for the purposes of the GCCMIF, is the development and use of products and services that contribute to economic growth and alleviate economic distress by respecting and revitalizing the environment.

- **Development and/or manufacture of a green end-product.** Investments that produce an end-product that furthers or contributes to sustainability in general and/or the environmental quality of the associated community or region. The 'end-product' can take numerous forms (i.e., activity, item, plan, or program).
- **Greening of an existing function or process.** Investments that result in green enhancements to the resource, energy, water, and/or waste, etc. efficiency of an existing function or process. The 'enhancements' reflect changes to the life-cycle process of an existing function so that the function is performed in a more sustainable manner.
- **Creation or renovation of a green building.** Investments that result in the construction or renovation of a structure using green building techniques that result in a net positive outcome in terms of energy, materials, and/or water use efficiency. Such buildings or structures must have LEED or other comparable green building certification.

Based on project type and output, an applicant must identify, preferably in quantifiable terms (e.g., numbers, percentages, dollar amounts), the potential green project benefits (e.g., renewable energy capacity per year, overall energy savings, carbon emission offsets) of a GCCMIF financed investment.

### How to Apply

In addition to the above-noted requirements, applications for GCCMIF assistance are competitively evaluated based on EDA's standard eligibility and distress criteria, investment policy guidelines, and funding priority considerations. In particular, GCCMIF projects must achieve the same job and private capital investment outcomes as traditional EDA investments. Eligible applicants are invited to submit applications for GCCMIF assistance on a continuing basis by applying under the appropriate EDA federal funding opportunity (FFO) announcement (FY 2009 Economic Development Assistance Programs), which is posted on Grants.gov. Applicants may submit their applications electronically through Grants.gov or to the appropriate EDA regional office.

Applicants should apply for GCCMIF assistance as if they were applying for EDA's Economic Adjustment Assistance program or as directed by the appropriate EDA regional office (see [www.eda.gov](http://www.eda.gov) for more information on EDA's investment programs). The application project narrative should note that GCCMIF assistance is being pursued and include a detailed explanation of how the proposed project meets GCCMIF assistance requirements. Specifically, the applicant must include:

- 1) the project type (i.e., Renewable Energy, Energy Efficiency, Reuse/Restoration/Recycling, Green Building);
- 2) a detailed description of the green elements and goals that the applicant plans to pursue as part of the project (in sufficient detail to allow EDA to determine the project output); and
- 3) a detailed description of the associated planned benefits in terms such as those suggested above (not required of certified green building projects).

Questions regarding the GCCMIF, including eligibility requirements, project type and output categories, and application procedures should be referred to the EDA regional office that serves an applicant's State or region. For additional information, see PWEDA (42 U.S.C. § 3122) and EDA's regulations as set out at 13 C.F.R. § 300.3 and 13 C.F.R. § 301.3 which can be found on EDA's web site at [www.eda.gov/InvestmentsGrants/Lawsreg.xml](http://www.eda.gov/InvestmentsGrants/Lawsreg.xml). Regional office contact information may be found at [www.eda.gov/AboutEDA/Regions.xml](http://www.eda.gov/AboutEDA/Regions.xml).



## Economic Development Administration U.S. Department of Commerce



**EDA's Mission:** *To lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy.*

The U.S. Economic Development Administration's investment policy is designed to establish a foundation for sustainable job growth and the building of durable regional economies throughout the United States. This foundation builds upon two key economic drivers - *innovation and regional collaboration*. Innovation is the key to global competitiveness, new and better jobs, a resilient economy, and the attainment of national economic goals. Regional collaboration is essential for economic recovery because regions are the centers of competition in the new global economy and those that work together to leverage resources and use strengths to overcome weaknesses will fare better than those that do not. EDA encourages its partners around the country to develop initiatives that advance new ideas and creative approaches to address rapidly evolving economic conditions.

### **EDA Investment Priorities:**

Within the parameters of a competitive grant process, all projects are evaluated to determine if they advance global competitiveness, create jobs, leverage public and private resources, can demonstrate *readiness and ability to use funds quickly and effectively* and link to specific and measureable outcomes. To facilitate evaluation EDA has established the following investment priorities:

#### **1. Collaborative Regional Innovation**

Initiatives that support the development and growth of innovation clusters based on existing regional competitive strengths. Initiatives must engage stakeholders; facilitate collaboration among urban, suburban and rural (including Tribal) areas; provide stability for economic development through long-term intergovernmental and public/private collaboration; and, support the growth of existing and emerging industries.

#### **2. Public/Private Partnerships**

Investments that use both public and private sector resources and leverage complementary investments by other government/public entities and/or non-profits.

#### **3. National Strategic Priorities**

Initiatives that encourage job growth and business expansion in clean energy; green technologies; sustainable manufacturing; information technology (e.g., broadband, smart grid) infrastructure; communities severely impacted by automotive industry restructuring; natural disaster mitigation and resiliency; access to capital for small and medium sized and ethnically diverse enterprises; and, innovations in science, health care and alternative fuel technologies.

#### **4. Global Competitiveness**

Investments that support high-growth businesses and innovation-based entrepreneurs to expand and compete in global markets.

#### **5. Environmentally-Sustainable Development**

Investments that encompass best practices in "environmentally sustainable development," broadly defined, to include projects that enhance environmental quality and develop and implement green products, processes, and buildings as part of the green economy.

#### **6. Economically Distressed and Underserved Communities**

Investments that strengthen diverse communities that have suffered disproportionate economic and job losses and/or are rebuilding to become more competitive in the global economy.



## Economic Development Administration U.S. Department of Commerce



### **EDA Investment Programs:**

***Public Works:*** Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage business expansion, diversify local economies, and generate or retain long-term, private sector jobs and investment.

***Economic Adjustment:*** Assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.

***Community Trade Adjustment Assistance:*** Provides project grants to communities that have experienced, or are threatened by, job loss resulting from international trade impacts.

***Partnership Planning:*** Supports local organizations (Economic Development Districts, Indian Tribes, and other eligible areas) with long-term planning efforts.

***Trade Adjustment Assistance for Firms:*** A national network of eleven Trade Adjustment Assistance Centers to help strengthen the competitiveness of American companies that have lost domestic sales and employment because of increased imports of similar goods and services.

***Global Climate Change Mitigation Incentive Fund:*** Finances projects that foster economic development by advancing the green economy in distressed communities.

***University Centers:*** A partnership of the federal government and academia that makes the varied and vast resources of universities available to the economic development community.

***Research and National Technical Assistance:*** Supports research of leading edge, world class economic development practices and information dissemination efforts.

***Local Technical Assistance:*** Helps fill the knowledge and information gaps that may prevent leaders in the public and nonprofit sectors in distressed areas from making optimal decisions on local economic development issues.

Economic Development Administration  
1401 Constitution Avenue, NW  
Washington, D.C. 20230  
[www.eda.gov](http://www.eda.gov)

**ANNOUNCEMENT OF FEDERAL FUNDING OPPORTUNITY**  
**Public Works, Economic Adjustment Assistance, and GCCMIF**  
**Economic Development Assistance Programs**

**EXECUTIVE SUMMARY**

- **Federal Agency Name:** Economic Development Administration (EDA), U.S. Department of Commerce.
- **Program Announcement Title:** *Economic Development Assistance Programs—* Application Submission and Program Requirements for EDA’s Public Works, Economic Adjustment Assistance, and Global Climate Change Mitigation Incentive Fund (GCCMIF) Programs
- **Announcement Type and Date:** Initial FY 2011 Federal Funding Opportunity (FFO) announcement publishing changes to EDA’s application submission requirements and review procedures for applications for three of the agency’s Economic Development Assistance Programs authorized under the Public Works and Economic Development Act of 1965, as amended (42 U.S.C. § 3121 *et seq.*) in anticipation of FY 2011 funding. Effective date: October 14, 2010.
- **Catalog of Federal Domestic Assistance (CFDA) Numbers:** 11.300, Investments for Public Works and Economic Development Facilities and 11.307, Economic Adjustment Assistance.
- **New Application Submission Requirements:** This FFO sets out new application submission and review procedures for FY 2011 funding for three of EDA’s Economic Development Assistance Programs: (i) the Public Works and Economic Development Facilities Program; (ii) the Economic Adjustment Assistance Program; and (iii) the GCCMIF Program. To enhance the competitiveness, transparency, and efficiency of EDA’s grants-making process and ensure timely responsiveness to applicants, in FY 2011 EDA will move to a funding cycle system, under which applications submitted under the three programs will be considered for funding roughly once a quarter. Beginning on October 14, 2010 applications will still be accepted on a continuing basis, but must be received by the deadlines set out below in order to be considered for funding during a particular cycle. Eligible applicants have the option of receiving preliminary feedback on an application’s technical and competitive merits by submitting the application for an optional preliminary review as described in section V.A. of this FFO. EDA will provide such feedback no later than 15 business days after EDA’s receipt of an application, and applicants will have the opportunity to revise and/or supplement the application as necessary or submit a new application by the funding cycle deadline or in time for consideration in a subsequent funding cycle. Applicants that elect to receive such feedback must submit an application sufficiently in advance of the applicable funding cycle deadline so that EDA can provide feedback and the applicant can revise and/or provide additional documentation or submit anew by the deadline. EDA will not select projects for funding until after the funding cycle deadline has passed.

Applications may be submitted electronically in accordance with the instructions provided at [www.grants.gov](http://www.grants.gov) or delivered via postal mail or courier service in hard copy with a postmark or courier service's time and date stamp dated on or before 5:00 pm local time in the applicable regional office on the applicable funding cycle deadline listed below. Please see sections IV. and V. of this FFO for complete information on the new application submission and processing procedures.

- **Deadlines:** Beginning in FY 2011, EDA will accept and review applications submitted under its Public Works, Economic Adjustment Assistance, and GCCMIF Programs in funding cycles. To be considered during a particular funding cycle, complete applications must be accepted and validated by [www.grants.gov](http://www.grants.gov) by 5:00 pm local time in the applicable regional office on the applicable funding cycle deadline listed below. Alternatively, applications may be delivered via postal mail or courier service in hard copy to the applicable regional office listed in section IX. of this FFO. Hard copy applications must be delivered with a postmark or courier service's time and date stamp dated on or before 5:00 pm local time in the applicable regional office on the funding cycle deadline date. For FY 2011, the funding cycle deadlines are as follows:
  - December 15 for funding cycle 1;
  - March 10 for funding cycle 2;
  - June 10 for funding cycle 3; and
  - September 15 for funding cycle 1 of FY 2012.

Please note that applications for financial assistance submitted under EDA's Planning, Partnership Planning, Local Technical Assistance, University Center, and Research and National Technical Assistance Programs are not subject to the deadlines described above. The program information and application requirements for these programs will be published in separate FFO announcements. In addition, applications for any supplemental appropriations that EDA receives will not be subject to the deadlines published in this announcement. EDA will publish a separate FFO for any such appropriations. Please contact the applicable regional office listed in section IX. of this announcement for additional information on submitting an application under any of EDA's programs.

Please see section V.D. for more information on deadlines under this announcement.

- **Announcement Description:** This announcement provides information on new application submission requirements and review procedures that will take effect in FY 2011. Applicants are encouraged to read this entire announcement carefully, as some policies, procedures, and requirements have changed from the Economic Development Assistance Programs FFO dated June 22, 2009, which governed grants for part of FY 2009 and all of FY 2010.

EDA's overall mission is to help distressed communities establish a foundation for durable regional economies throughout the United States. Grants made under these programs will focus on innovation and regional collaboration to create and retain higher

wage and sustainable jobs, leverage the flow of private capital, encourage economic development, and strengthen America's ability to compete in the global marketplace. EDA encourages its rural and urban partners around the country to develop initiatives that advance new ideas and creative approaches to address rapidly evolving economic conditions.

Eligible applicants include a(n): (i) District Organization of a designated Economic Development District (EDD); (ii) Indian Tribe or a consortium of Indian Tribes; (iii) State, city, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of political subdivisions; (iv) institution of higher education or a consortium of institutions of higher education; or (v) public or private non-profit organization or association acting in cooperation with officials of a political subdivision of a State. *See* section 3 of PWEDA (42 U.S.C. § 3122) and 13 C.F.R. § 300.3.

EDA will evaluate applications on a competitive basis in order to maximize the economic revitalization impact of the program based on the extent to which applications address the following core evaluation criteria:

1. **Address National Strategic Priorities**, including technology-led development, support for small- and medium-sized businesses, global competitiveness and innovation, economic dislocation due to auto industry restructuring or natural disasters, commercializing research, and environmentally sustainable development.
2. **Assist Economically Distressed and Underserved Communities** to strengthen diverse communities that have suffered disproportionate economic and job losses and/or are rebuilding to become more competitive in the global economy.
3. **Demonstrate a good return on EDA's investment** through job creation or retention and/or serving as a catalyst for private sector investment.
4. **Demonstrate or support regional collaboration** to support the development and growth of innovation clusters based on existing regional competitive strengths.
5. **Employ public-private partnerships** to use both public and private resources and/or leverage complementary investments by other government/public entities and/or non-profits.

Please see section IV.A. of this FFO for more information on EDA's funding priorities.



As Florida seeks to diversify beyond tourism and agriculture and transition to a more innovation-based economy, the \$8.2 million grant EDA invested in the University of Florida in Gainesville to build a new Innovation Hub tech business incubator, which is expected to create 300 jobs and generate \$30 million in private investment, will serve as a catalyst for start-up companies seeking to commercialize research into the marketplace.

## Statewide Incentives

The Florida Enterprise Zone Program offers various tax incentives to businesses located within the designated enterprise zones. In addition, local governments may also offer their own incentives.

Listed below are all of the Florida incentives for businesses located in an Enterprise Zone. Click on the name of the incentive for further details.

### **Jobs Tax Credit (Sales Tax): Rural Enterprise Zones**

Allows a business located within a Rural Enterprise Zone to take a sales and use tax credit for 30 or 45 percent of wages paid to new employees who live within a Rural County. To be eligible, a business must create at least one new job. The Sales Tax Credit cannot be used in conjunction with the Corporate Tax Jobs Credit.

### **Jobs Tax Credit (Sales Tax): Urban Enterprise Zones**

Allows a business located within an Urban Enterprise Zone to take a sales and use tax credit for 20 or 30 percent of wages paid to new employees who reside within an enterprise zone. To be eligible, a business must create at least one new job. The Sales Tax Credit cannot be used in conjunction with the Corporate Tax Jobs Credit).

### **Jobs Tax Credit (Corporate Income Tax): Rural Enterprise Zones**

Allows a business located within a Rural Enterprise Zone to take a corporate income tax credit for 30 or 45 percent of wages paid to new employees who reside within a Rural County. To be eligible, a business must create at least one new job. The Corporate Tax Credit cannot be used in conjunction with the Sales Tax Credit.

### **Jobs Tax Credit (Corporate Income Tax): Urban Enterprise Zones**

Allows a business located within an Urban Enterprise Zone to take a corporate income tax credit for 20 or 30 percent of wages paid to new employees who reside within an enterprise zone. The Corporate Tax Credit cannot be used in conjunction with the Sales Tax Credit.

### **Business Equipment Sales Tax Refund: Rural and Urban Enterprise Zones**

A refund is available for sales taxes paid on the purchase of certain business property, which is used exclusively in an Enterprise Zone for at least 3 years.

### **Building Materials Sales Tax Refund: Rural and Urban Enterprise Zones**

A refund is available for sales taxes paid on the purchase of building materials used to rehabilitate real property located in an Enterprise Zone.

### **Property Tax Credit (Corporate Income Tax): Rural and Urban Enterprise Zones**

New or expanded businesses located within an enterprise zone are allowed a credit against Florida corporate income tax equal to 96% of ad valorem taxes paid on the new or improved property.

### **Sales Tax Exemption for Electrical Energy: Rural and Urban Enterprise Zones**

A 50% sales tax exemption is available to qualified businesses located within an Enterprise Zone on the purchase of electrical energy, if the municipality has reduced the municipal utility tax by at least 50%.

### **Community Contribution Tax Credit Program: Rural and Urban Enterprise Zones**

Allows businesses a 50% credit on Florida corporate income tax, insurance premium tax, or sales tax refund for donations made to local community development projects. Businesses are not required to be located in an enterprise zone to be eligible for this credit.

### **Property Tax Exemption for Childcare Facilities: Rural and Urban Enterprise Zones**

Provides an exemption from ad valorem property tax for licensed childcare facilities operating in areas designated as enterprise zones.

## **ACCESS TO CAPITAL**

Go to: <http://www.eflorida.com/ContentSubpage.aspx?id=474>

Whether your business needs include venture capital, experienced commercial lenders, or access to federal & state programs, Florida has the resources your business requires.

**Venture Capital (VC):** Venture capital investments in Florida companies is encouraged by several [Florida capital formation initiatives](#), such as the Florida Opportunity Fund and the Institute for the Commercialization of Public Research. Venture capital firms can provide you with the funding needed to jump-start your technology business. Florida's [venture capital companies](#) and [The Florida Venture Forum](#) can prove to be a valuable resource.

**Lenders:** Florida is home to more than 300 commercial banks with \$325 billion in deposits, and nearly 50 savings institutions with \$54 billion in deposits. [Find a Florida financial institution.](#)

For international financial institutions in the state (foreign banks, Edge Act corporations, and US-insured institutions) that enable the conduct of international trade by issuing letters of credit, providing currency exchange, and making trade related loans, as well as financing projects in various countries throughout the Americas, please visit the [Florida International Bankers Association](#).

## **FINANCIAL ADVANTAGES**

Florida [ranks](#) among the best states for business and entrepreneurs because of its pro-business state tax policies and competitive cost of doing business. The state is proud of its competitive and targeted financial advantages.

**Competitive Cost of Doing Business:** Florida offers a cost-efficient alternative to other competitive high-tech states. Put simply, land, labor, and capital are more affordable in Florida than in California, New York, or Texas. In addition, for businesses in certain [targeted industries](#), the state offers additional incentives. Businesses looking for workforce training, road infrastructure or specialized locations, may also qualify for specific [incentive programs](#).

**Pro-Business Tax Structure:** Business dollars go a lot farther here given Florida's [limited corporate taxes](#) and [no personal income tax](#). Thanks to a history of responsible spending decisions and high financial reserves, Florida has earned a AAA bond rating – the highest available – while enjoying this low-tax climate. Businesses thrive in this low-tax environment and employees enjoy the benefit of no personal income tax.

**Smart Laws:** Tort reform has been a priority for Florida's business-friendly leaders. Some of their most recent successes include the elimination of joint and several liability, rate reductions for workers compensation insurance, and class-action suit reform.

**Expedited Permitting:** Florida understands that businesses need certainty, predictability and efficiency in government regulations. The state's regulatory agencies and local governments provide quicker, less costly and more predictable permitting processes for significant economic development projects without reducing environmental standards.

**Available Resources:** For entrepreneurs and growing businesses, Florida offers [access to capital](#) from private, federal and other sources and has implemented other initiatives, such as the [Florida Opportunity Fund](#), to stimulate capital formation in the state. Strategic business support is also available from the numerous entrepreneurship centers around the state.

## About Enterprise Zones

### History

Florida established one of the first Enterprise Zone programs in the country in 1982. In 1994, the program changed significantly when the Florida Legislature passed the Florida Enterprise Zone act of 1994. The 1994 act was based primarily on the federal government's Empowerment Zones and Enterprise Communities programs. At this time all existing zones were repealed and a new application and designation process were established.

The application process required the local government to establish a strategic plan, form a local Enterprise Zone Development Agency, and submit a specific map showing the zone's boundaries. The applications were submitted during the summer of 1995 and 19 zones were designated on July 1, 1995.

Subsequently, the Florida Legislature amended Florida Statutes to allow for boundary changes, incentive changes, and the addition of 36 enterprise zone designations. The 1994 act established a repeal date of December 31, 2005.

In 2005, the Florida Legislature extended the Enterprise Zone program for ten years and provided existing enterprise zones an opportunity to have their zones re-designated with boundary amendments.

## **Administration**

The Governor's Office of Tourism, Trade, and Economic Development (OTTED) administers the Florida Enterprise Zone Program. OTTED is responsible for overseeing the activities of the local enterprise zones and providing them with technical assistance and information. OTTED has been authorized by the Florida Legislature to review and approve eligible enterprise zone application packages. OTTED receives progress reports from local enterprise zones as well as reports from the Florida Department of Revenue and prepares an Annual Report to the Governor and the Florida Legislature.

Enterprise Florida plays an important role in marketing the Enterprise Zone program to existing businesses within a zone or to those who are looking to locate in a zone. Enterprise Florida has also taken active roles in proposing Legislation that will improve the program and enhance the economy of Florida as a whole. Enterprise Florida works with OTTED in developing zone approval guidelines and determining which communities would qualify for a zone designation.

At the local level an enterprise zone is governed by an Enterprise Zone Development Agency. This agency oversees the implementation of the strategic plan and makes important decisions concerning the zone. The Enterprise Zone Development Agency also appoints a local enterprise zone coordinator that maintains the day-to-day operations of the zone. This key contact for the zone answers questions and distributes materials to businesses, OTTED, and the local government. The local coordinator is responsible for verifying enterprise zone addresses. All tax incentive applications must be certified at a local office before the applications are sent to the Department of Revenue to be processed.

The Florida Department of Revenue is responsible for processing all enterprise zone tax incentive applications. Representatives from the Department of Revenue provide technical assistance on the eligibility requirements to businesses and to local enterprise zone coordinators.

## **Urban and Rural Designations**

Because of the diversity in the population and economy throughout the state of Florida, the Enterprise Zone program is designed to accommodate both rural and urban areas. Because rural areas do not attract and retain the same types of businesses that urban areas do, rural Enterprise Zones are given different tax credits through the various incentives.

Listed below are the ways that an Enterprise Zone gets a rural classification:

- Nominating county has a population of 75,000 or less
- Nominating county has a population of 100,000 or less and is contiguous to a county with a population of 75,000 or less
- Nominating municipality is located in a county with a population of 75,000 or less
- Nominating municipality is located in a county with a population of 100,000 or less and is contiguous to a county with a population of 75,000 or less

### **Federal Enterprise Communities and Empowerment Zones**

The Enterprise Zone program operates at both the state and federal levels. Almost every state has some form of an Enterprise Zone program, however, each have their own agendas and incentives to offer. The federal government also has its own form of the program. The federal government has designated a total of 172 Enterprise Communities and Empowerment zones across the US. These designations are based on criteria including population, poverty rates, and economic distress. This programs provides funding to the Community or Zone for a 10 year period. These funds are used for economic revitalization throughout the communities.

Although these communities are designated by the federal government they are also recognized in the Florida Enterprise Zone program. They receive their funding through the federal government as well as offer the state incentives to the businesses within the communities.



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### FLORIDA FOCUS

Florida is promoting the use of renewable energy sources and stimulating innovation in the cleantech industry.

**TECHNOLOGICAL INNOVATION:** Florida clean energy firms excel in the areas of solar, biofuels, and ocean energy generation, and in developing and implementing smart grid technologies. Many Florida companies focus on improving energy efficiency with the use of advanced materials or green building design. Another well developed industry cluster specializes in applications for the environment, such as water technologies and environmental remediation practices.

**ABUNDANCE OF NATURAL AND HUMAN RESOURCES:** By virtue of its geography, mild climate, and strong agricultural sector, Florida offers significant solar, biomass, and ocean energy resources. And, with its progressive education and workforce training programs, the state is building a talent pipeline for the cleantech industry.

**LARGE, OPEN MARKET OF OPPORTUNITY:** Florida is the third largest market for transportation fuel and the fourth largest market for electricity in the U.S. according to the Department of Energy. While only a small portion of both markets are currently served by clean energy sources, the state's comprehensive energy policy guarantees growing demand for clean fuels and power generation and other cleantech products and services.



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## ENERGY

Cleantech is a fast-growing industry in Florida, where companies benefit from the state's abundant natural resources, high tech clusters and progressive research centers. These conditions, combined with Florida's strong entrepreneurial spirit, make the state an ideal location for clean energy businesses.

**SOLAR:** Florida offers a strong testing ground and a large potential market for solar technologies as well as a network of companies specializing in solar thermal equipment, and module and systems components. The state is also home to a number of the leading utilities innovating in this sector.

**BIOFUELS:** As one of the largest biomass producers in US, Florida has unique R&D and operational assets in the biomass and biofuels sector. Florida has demonstrated particular strengths in "next generation" biofuels development and production

**OCEAN:** Ocean energy technologies have only recently emerged as an area of significant investment but, with its long coastline, proximity to the Gulf Stream and specialized assets in ocean technologies R&D, Florida is already developing as a center for current and ocean thermal energy R&D.

**STORAGE:** Florida companies and researchers are on the cutting edge of storage technologies R&D and commercialization. Storage devices being developed by Florida businesses include those for RFID, automotive and solar storage use as well as fuel cells and hydrogen production and storage,

**SMART GRID:** Florida offers a range of supporting technologies such as renewable energy systems design, carbon capture and a long-standing expertise in nuclear engineering. The state is also home to two of the three leading power generation equipment manufacturers.



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## EFFICIENCY

As the importance of energy efficiency continues to grow, Florida businesses are poised to be at the forefront of innovation in fields such as smart grid technologies, solid state lighting and advanced materials and coatings. Florida's long-standing tradition of collaboration between the Infotech and Energy industries is a major advantage for Efficiency-related businesses in the state.

**ADVANCED MATERIALS & PRODUCTS:** Advanced materials research has long been an area of excellence in Florida's universities and now many Florida companies are capitalizing on this expertise to bring to market energy efficiency products incorporating nanomaterials and coatings, ceramics and polymers, or LED and OLED technologies, among others.

**GREEN BUILDINGS:** The growing green building sector incorporates several specialties where Florida businesses lead, including green architecture and green communities, building materials, energy controls and building systems design.



## CLEANTECH

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## ENVIRONMENT

Access to clean air and water is emerging as one of the fundamental challenges for the future. Florida's cleantech industry is responding with advanced water technologies, innovative environmental monitoring and remediation products and specialized research centers working on solutions for the big infrastructure questions facing the world.






**WATER:** The latest water testing, desalination and remediation technologies depend on advances in photonics, and bio- and nano-technologies, for all of which Florida is a known center of excellence. Florida's strong trade connections with emerging markets also position it as an ideal location for businesses developing clean water technologies.






**AIR & ENVIRONMENT:** As a cleantech mainstay, the environmental monitoring, compliance and remediation sector is strongly represented in Florida. The state's expertise in bioremediation and waste treatment technologies is complemented with emerging capabilities in environmental management software, array biosensors and other related areas.






For additional information on Florida's Enterprise Zone programs contact your local Enterprise Zone coordinator or:


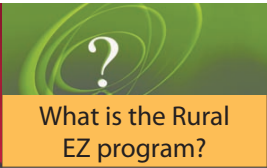



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Office of Tourism, Trade and Economic Development  
T 850.487.2568 · E-Mail: burt.vonhoff@myflorida.com






				
	What is the program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p>ENTERPRISE ZONE JOBS TAX CREDIT (Corporate Income Tax) §220.181, Florida Statutes</p>	<p>Allows businesses located in an enterprise zone who pay corporate income tax a corporate income tax credit for the wages paid to new employees (in a new full-time job) who have been employed by the business for at least 3 months and are residents of a Florida enterprise zone (or are Welfare Transition Program participants or "Rural County" for businesses located within a "Rural Enterprise Zone").</p>	<p>This incentive provides a credit of 20% of wages paid to new eligible employees who are residents of a Florida enterprise zone. If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 30%.</p> <p>"Rural Enterprise Zones"</p> <p>Businesses located within a "Rural EZ" will receive a credit of 30% paid to new eligible employees who are residents of a "Rural County". If 20% or more of the permanent, fulltime employees are residents of a Florida enterprise zone, the credit is 45%.</p> <p>A five-year carry-forward provision is available for unused portions of past credits.</p>	<p>Firms must earn more than \$5,000 to take advantage of the credit.</p> <p>The Federal tax burden may increase since state tax liability is reduced. The amount of the credit also must be added back to Florida taxable income.</p> <p>This credit is not available if the Enterprise Zone Tax Credit, against sales tax, is taken.</p>	<p>Form F-1157Z, which requires a list of names and addresses of eligible employees, must be certified by an Enterprise Zone Coordinator and submitted with the business' corporate income tax return.</p>




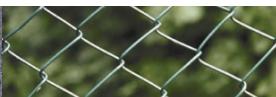

				
	What is the program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p><b>ENTERPRISE ZONE JOBS TAX CREDIT (Sales &amp; Use Tax)</b> §212.096, Florida Statutes</p>	<p>Allows businesses located in a Florida enterprise zone, who collect and pay Florida sales and use tax, a monthly credit against their tax due on wages paid to new employees in a new fulltime job who have been employed by the business for at least 3 months and are residents of a Florida enterprise zone or are Welfare Transition Program participants or "Rural County" for businesses located within a "Rural Enterprise Zone".</p>	<p>This incentive provides a credit of 20% of wages paid to new eligible employees who are residents of a Florida enterprise zone. If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 30%.</p> <p>Businesses located within a "Rural EZ" will receive a credit of 30% paid to new eligible employees who are residents of a "Rural County". If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 45%.</p>	<p>The credit is limited to the amount of tax due on each return. There is no refund or carry-forward for credit in excess of the tax due.</p> <p>This credit is not available if the Enterprise Zone Jobs Tax Credit, against corporate tax, is taken.</p> <p>The credit is limited to 24 months if the employee remains employed for 24 months.</p>	<p>Form DR-15ZC must be submitted to an Enterprise Zone Coordinator and DOR within 6 months after the new employee is hired.</p> <p>Within 10 working days of receiving a completed tax credit application, DOR will notify the business that the application has been approved.</p>
<p><b>SALES TAX REFUND FOR BUSINESS MACHINERY &amp; EQUIPMENT USED IN AN ENTERPRISE ZONE</b> §212.08(5)(h), Florida Statutes</p>	<p>A refund is available for sales taxes paid on the purchase of certain business property, (e.g. tangible personal property such as office equipment, warehouse equipment, and some industrial machinery and equipment), which is used exclusively in an enterprise zone for at least three years.</p>	<p>This incentive reduces the cost of purchasing new and used qualified tangible personal property that is used in an enterprise zone.</p>	<p>Business equipment must have a sales price of at least \$5,000 per unit.</p> <p>The maximum refund per application will be no more than \$5,000 or 97% of the tax paid. If 20% or more of the permanent, full-time employees of the business are residents of a Florida enterprise zone, the refund will be no more than the lesser of \$10,000 or 97% of the tax paid.</p>	<p>Form DR-26S and Form EZ-E must be certified by an Enterprise Zone Coordinator for the enterprise zone in which the business is located, and must be filed with the Department of Revenue within 6 months of when the business equipment is purchased or when the tax due.</p>

				
	What is the program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p>SALES TAX REFUND FOR BUILDING MATERIALS USED IN AN ENTERPRISE ZONE §212.08(5)(g), Florida Statutes</p>	<p>A refund is available for sales taxes paid on the purchase of building materials used to rehabilitate real property located in an enterprise zone</p>	<p>This incentive reduces the cost of rehabilitating real property that is located in an enterprise zone.</p>	<p>The total amount of the sales tax refund must be at least \$500, but no more than the lesser of \$5,000 or 97% of the tax paid per parcel of property. If 20% or more of the permanent, full-time employees of the business are residents of a Florida enterprise zone the refund will be no more than the lesser of \$10,000 or 97% of the tax paid per parcel. The refund of sales taxes paid is available only one time per parcel of real property unless there is a change in ownership, a new lessor, or a new lessee of the real property who makes subsequent improvements to the property that would qualify for the refund.</p>	<p>Form DR-26S and Form EZ-M certified by an Enterprise Zone Coordinator must be filed with the Department of Revenue within 6 months of when the improvements are certified as being substantially complete or within 90 days after the property is first subject to assessment.</p>
<p>SALES TAX EXEMPTION FOR ELECTRICAL ENERGY USED IN AN ENTERPRISE ZONE §212.08(15), Florida Statutes</p>	<p>A 50% sales tax exemption is available to qualified businesses located in an enterprise zone on the purchase of electrical energy. If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the exemption is 100% of sales tax.</p>	<p>The 50% or 100% exemption of state sales tax on utilities and the 50% abatement of municipal utility tax is available for up to five years.</p>	<p><b>The tax exemption is limited to municipalities that have passed an ordinance to reduce the municipal utility tax for enterprise zone businesses.</b></p>	<p>Form DR-15JEZ must be filed with an application certified by an Enterprise Zone Coordinator for the zone in which the business is located.</p>

				
	What is the program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p><b>ENTERPRISE ZONE PROPERTY TAX CREDIT</b> (Corporate Income Tax) §212.08(5)(q) and 220.182, Florida Statutes</p>	<p>New or expanded businesses located in an enterprise zone are allowed a credit on Florida corporate income tax equal to 96% of ad valorem taxes paid on the new or improved property (the assessment rate varies by county).</p>	<p>Any unused portion of the credit may be carried forward for five years.</p> <p>The credit can be claimed for five years, up to a maximum of \$50,000 annually, if 20% or more employees are enterprise zone residents; otherwise the credit is limited to \$25,000 annually.</p>	<p>Firms must earn more than \$5,000 to take advantage of the credit.</p> <p>The Federal tax burden may increase, since state tax liability is reduced. The amount of the credit must also be added back to Florida taxable income.</p>	<p>Businesses must file Form DR-456 with the county property appraiser before April 1 of the first year in which the new or expanded property is subject to assessment. An Enterprise Zone Coordinator will certify Form F-1158Z and provide copies to the Department of Revenue. Firms must include copies of receipts for applicable ad valorem taxes paid with tax returns and Form F-1158Z</p>
<p><b>COMMUNITY CONTRIBUTION TAX CREDIT</b> §220.183, Florida Statutes</p>	<p>Allows businesses anywhere in Florida a 50% credit on Florida corporate income tax, insurance premium tax, or sales tax refund for donations to local community development projects. Donations must be made to an eligible sponsor conducting an approved community development project. The annual amount of credit granted is limited to \$200,000 per firm and \$10,000,000 for the state.</p>	<p>For each dollar donated, businesses may receive a 55.5-cent reduction in Florida tax liability (50 cents from the credit, 5.5 cents from the deductibility of the donation). The donation may also be deducted from Federal taxable income.</p> <p>A five-year carry-forward provision is available for any unused portion of the corporate income tax credit (sales tax refunds are available for up to three years after the first application).</p>	<p>IRS rules for the valuation of donated goods may require depreciation recapture; therefore, the deduction may be decreased.</p> <p>By reducing the state tax liability, state taxes deducted from federal income are decreased; therefore, the federal tax burden may increase.</p>	<p>The project sponsor submits a proposal to OTTED for approval and solicits donations from businesses. Businesses file form 8E-17TCA#01 to OTTED.</p> <p>Once the donation has been approved, a copy of the approval letter must be submitted with the state tax return or application for a sales tax refund. Project proposals must be recertified on an annual basis.</p>

	 <p>What is the Rural EZ program?</p>	 <p>What are the advantages?</p>	 <p>What are the limitations?</p>	 <p>How do I receive the credit?</p>
<p><b>ENTERPRISE ZONE JOBS TAX CREDIT (Sales &amp; Use Tax)</b> §212.096, Florida Statutes</p>	<p>Allows businesses located in a rural Florida enterprise zone, who collect and pay Florida sales and use tax, a monthly credit against their tax due on wages paid to new employees in a new full-time job who have been employed by the business for at least 3 months and are residents of a rural Florida county.</p>	<p>Businesses located within a "Rural EZ" will receive a credit of 30% paid to new eligible employees who are residents of a "Rural County".</p> <p>If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 45%.</p>	<p>The credit is limited to the amount of tax due on each return. There is no refund or carry-forward for credit in excess of the tax due.</p> <p>This credit is not available if the Enterprise Zone Jobs Tax Credit against Corporate Income Tax is taken.</p> <p>The credit is limited to 24 months if the employee remains employed for 24 months.</p>	<p>Form DR-15ZC must be submitted to an Enterprise Zone Coordinator and DOR within 6 months after the new employee is hired.</p> <p>Within 10 working days of receiving a completed tax credit application, DOR will notify the business that the application has been approved.</p>
<p><b>ENTERPRISE ZONE JOBS TAX CREDIT (Corporate Income Tax)</b> §220.181, Florida Statutes</p>	<p>Allows businesses located in a Florida rural enterprise zone who pay corporate income tax a corporate income tax credit for the wages paid to new employees (in a new full-time job) who have been employed by the business for at least 3 months and are residents of a rural Florida county.</p>	<p>Businesses located within a "Rural EZ" will receive a credit of 30% paid to new eligible employees who are residents of a "Rural County".</p> <p>If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 45%.</p> <p>A five-year carry-forward provision is available for unused portions of past credits.</p>	<p>The Federal tax burden may increase since state tax liability is reduced. The amount of the credit also must be added back to Florida taxable income.</p> <p>This credit is not available if the Enterprise Zone Jobs Tax Credit against Sales and Use Tax is taken.</p>	<p>Form F-1156Z, which requires a list of names and addresses of eligible employees, must be certified by an Enterprise Zone Coordinator and submitted with the business' corporate income tax return.</p>


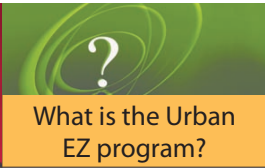



				
	What is the Rural EZ program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p><b>ENTERPRISE ZONE PROPERTY TAX CREDIT</b> (Corporate Income Tax) §220.182, Florida Statutes</p>	<p>New or expanded businesses located in an enterprise zone are allowed a credit on Florida corporate income tax equal to 96% of ad valorem taxes paid on the new or improved property (the assessment rate varies by county).</p>	<p>Any unused portion of the credit may be carried forward for five years.</p> <p>The credit can be claimed for five years, up to a maximum of \$50,000 annually, if 20% or more employees are enterprise zone residents; otherwise the credit is limited to \$25,000 annually.</p>	<p>The Federal tax burden may increase, since state tax liability is reduced. The amount of the credit must also be added back to Florida taxable income.</p>	<p>Businesses must file Form DR-456 with the county property appraiser before April 1 of the first year in which the new or expanded property is subject to assessment. An Enterprise Zone Coordinator will certify Form F-1158Z. Firms must include copies of receipts for applicable ad valorem taxes paid with tax returns and Form F-1158Z.</p>
<p><b>COMMUNITY CONTRIBUTION TAX CREDIT PROGRAM</b> (Corporate Income Tax §212.08(5)(q), Sales Tax Refund §220.183, and Insurance Premium Tax §624.5105, Florida Statutes)</p>	<p>Allows businesses anywhere in Florida a 50% credit on Florida corporate income tax, insurance premium tax, or sales tax refund for donations to local community development projects. Donations must be made to an eligible sponsor conducting an approved community development project. The annual amount of credit granted is limited to \$200,000 per firm and \$12,000,000 for the state.</p>	<p>For each dollar donated, businesses may receive a 55.5-cent reduction in Florida tax liability (50 cents from the credit, 5.5 cents from the deductibility of the donation). The donation may also be deducted from Federal taxable income.</p> <p>A five-year carry-forward provision is available for any unused portion of the corporate income tax credit (sales tax refunds are available for up to three years after submission of the first application)</p>	<p>IRS rules for the valuation of donated goods may require depreciation recapture; therefore, the deduction may be decreased.</p> <p>By reducing the state tax liability, state taxes deducted from federal income are decreased; therefore, the federal tax burden may increase.</p>	<p>The project sponsor submits a proposal to OTTED for approval and solicits donations from businesses. Businesses file form 8E-17TCA#01 to OTTED.</p> <p>Once the donation has been approved; a copy of the approval letter must be submitted with the state tax return or application for a sales tax refund (Form DR-26S). Project proposals must be recertified on an annual basis.</p>




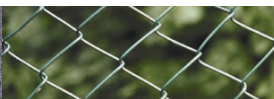

				
	What is the Rural EZ program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p>SALES TAX REFUND FOR BUSINESS MACHINERY AND EQUIPMENT USED IN AN ENTERPRISE ZONE §212.08(5)(h), Florida Statutes</p>	<p>A refund is available for sales taxes paid on the purchase of certain business property, (e.g. tangible personal property such as office equipment, warehouse equipment, and some industrial machinery and equipment), which is used exclusively in an enterprise zone for at least three years.</p>	<p>This incentive reduces the cost of purchasing new and used qualified tangible personal property that is used in an enterprise zone.</p>	<p>Business equipment must have a sales price of at least \$5,000 per unit.  The maximum refund per application will be no more than \$5,000 or 97% of the tax paid. If 20% or more of the permanent, full-time employees of the business are residents of a Florida enterprise zone, the refund will be no more than the lesser of \$10,000 or 97% of the tax paid.</p>	<p>Form DR-26S and Form EZ-E (must be certified by an Enterprise Zone Coordinator) for the enterprise zone in which the business is located, and must be filed with the Department of Revenue within 6 months of when the business equipment is purchased or when the tax is due.</p>
<p>SALES TAX REFUND FOR BUILDING MATERIALS USED IN AN ENTERPRISE ZONE §212.08(5)(g), Florida Statutes</p>	<p>A refund is available for sales taxes paid on the purchase of building materials used to construct or rehabilitate real property located in an enterprise zone.</p>	<p>This incentive reduces the cost of constructing or rehabilitating real property that is located in an enterprise zone.</p>	<p>The total amount of the sales tax refund must be at least \$500, but no more than the lesser of \$5,000 or 97% of the tax paid. If 20% or more of the permanent, fulltime employees of the business are residents of a Florida enterprise zone the refund will be no more than the lesser of \$10,000 or 97% of the tax paid per parcel.</p>	<p>Form DR-26S and Form EZ-M (must be certified by an Enterprise Zone Coordinator) must be filed with the Department of Revenue within 6 months of when the improvements are certified as being substantially complete or by September 1 after the property is first subject to assessment.</p>



For additional information on Florida's Enterprise Zone programs contact your local Enterprise Zone coordinator or:

**Burt VonHoff**  
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[www.eflora.com](http://www.eflora.com)

	 <p>What is the Urban EZ program?</p>	 <p>What are the advantages?</p>	 <p>What are the limitations?</p>	 <p>How do I receive the credit?</p>
<p>ENTERPRISE ZONE JOBS TAX CREDIT (Sales &amp; Use Tax) §212.096, Florida Statutes</p>	<p>Allows businesses located in a Florida enterprise zone, who collect and pay Florida sales and use tax, a monthly credit against their tax due on wages paid to new employees <b>in a new full-time job</b> who have been employed by the business for at least 3 months and are residents of a Florida enterprise zone or are Welfare Transition Program participants.</p>	<p>This incentive provides a credit of 20% of wages paid to new eligible employees who are residents of a Florida enterprise zone. If 20% or more of the permanent, fulltime employees are residents of a Florida enterprise zone, the credit is 30%.</p>	<p>The credit is limited to the amount of tax due on each return. There is no refund or carry-forward for credit in excess of the tax due.</p> <p>This credit is not available if the Enterprise Zone Jobs Tax Credit against Corporate Income Tax is taken.</p> <p>The credit is limited to 24 months if the employee remains employed for 24 months.</p>	<p>Form DR-15ZC must be submitted to an Enterprise Zone Coordinator and DOR within 6 months after the new employee is hired.</p> <p>Within 10 working days of receiving a completed tax credit application, DOR will notify the business that the application has been approved.</p>
<p>ENTERPRISE ZONE JOBS TAX CREDIT (Corporate Income Tax) §220.181, Florida Statutes</p>	<p>Allows businesses located in an enterprise zone who pay corporate income tax a corporate income tax credit for the wages paid to new employees <b>in a new full-time job</b> who have been employed by the business for at least 3 months and are residents of a Florida enterprise zone or are Welfare Transition Program participants.</p>	<p>This incentive provides a credit of 20% of wages paid to new eligible employees who are residents of a Florida enterprise zone. If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 30%.</p> <p>A five-year carry-forward provision is available for unused portions of past credits.</p>	<p>Firms must earn more than \$5,000 to take advantage of the credit.</p> <p>The Federal tax burden may increase since state tax liability is reduced. The amount of the credit also must be added back to Florida taxable income.</p> <p>This credit is not available if the Enterprise Zone Jobs Tax Credit against Sales and Use Tax is taken.</p>	<p>Form F-1157Z, which requires a list of names and addresses of eligible employees, must be certified by an Enterprise Zone Coordinator and submitted with the business' corporate income tax return.</p>

				
	What is the Urban EZ program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p>SALES TAX REFUND FOR BUSINESS MACHINERY AND EQUIPMENT USED IN AN ENTERPRISE ZONE §212.08(5)(h), Florida Statutes</p>	<p>A refund is available for sales taxes paid on the purchase of certain business property, (e.g. tangible personal property such as office equipment, warehouse equipment, and some industrial machinery and equipment), <b>which is used <i>exclusively</i> in an enterprise zone for at least three years.</b></p>	<p>This incentive reduces the cost of purchasing new and used qualified tangible personal property that is used in an enterprise zone.</p>	<p><b>Business equipment must have a sales price of at least \$5,000 per unit.</b></p> <p>The maximum refund per application will be no more than \$5,000 or 97% of the tax paid. If 20% or more of the permanent, full-time employees of the business are residents of a Florida enterprise zone, the refund will be no more than the lesser of \$10,000 or 97% of the tax paid. Multiple applications may be submitted.</p>	<p>Form DR-26S and Form EZ-E must be certified by an Enterprise Zone Coordinator for the enterprise zone in which the business is located, and must be filed with the Department of Revenue within 6 months of when the business equipment is purchased or when the tax due.</p>
<p>SALES TAX REFUND FOR BUILDING MATERIALS USED IN AN ENTERPRISE ZONE §212.08(5)(g), Florida Statutes</p>	<p>A refund is available for sales taxes paid on the purchase of building materials used to rehabilitate real property located in an enterprise zone.</p>	<p>This incentive reduces the cost of rehabilitating real property that is located in an enterprise zone.</p>	<p>The total amount of the sales tax refund must be at least \$500, but no more than the lesser of \$5,000 or 97% of the tax paid per parcel of property. If 20% or more of the permanent, full-time employees of the business are residents of a Florida enterprise zone the refund will be no more than the lesser of \$10,000 or 97% of the tax paid per parcel.</p>	<p>Form DR-26S and Form EZ-M certified by an Enterprise Zone Coordinator must be filed with the Department of Revenue within 6 months of when the improvements are certified as being substantially complete or within 90 days after the property is first subject to assessment.</p>

				
	What is the Urban EZ program?	What are the advantages?	What are the limitations?	How do I receive the credit?
<p>ENTERPRISE ZONE PROPERTY TAX CREDIT (Corporate Income Tax) §220.182, Florida Statutes</p>	<p>New or expanded businesses located in an enterprise zone are allowed a credit on Florida corporate income tax equal to 96% of ad valorem taxes paid on the new or improved property (the assessment rate varies by county).</p>	<p>Any unused portion of the credit may be carried forward for five years.</p> <p>The credit can be claimed for five years, up to a maximum of \$50,000 annually, if 20% or more employees are enterprise zone residents; otherwise the credit is limited to \$25,000 annually.</p>	<p>Firms must earn more than \$5,000 to take advantage of the credit.</p> <p>The Federal tax burden may increase, since state tax liability is reduced. The amount of the credit must also be added back to Florida taxable income.</p>	<p>Businesses must file Form DR-456 with the county property appraiser before April 1 of the first year in which the new or expanded property is subject to assessment. An Enterprise Zone Coordinator will certify Form F-1158Z and provide copies to the Department of Revenue. Firms must include copies of receipts for applicable ad valorem taxes paid with tax returns and Form F-1158Z.</p>



## **FLORIDA OPPORTUNITY FUND**

***COMBINING CAPABILITIES AND RESOURCES  
TO DELIVER EXCEPTIONAL PERFORMANCE***

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### **CLEAN ENERGY INVESTMENT PROGRAM**

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### **PROGRAM OVERVIEW AND APPLICATION**

Funding under this Program is made possible by the U.S. Department of Energy and the Florida Energy and Climate Commission under Award Number DE-EE0000241.

[www.floridaopportunityfund.com/EnergyAbout.asp](http://www.floridaopportunityfund.com/EnergyAbout.asp)

## **Program Overview**

The Florida Opportunity Fund (“FOF”) – Clean Energy Investment Program (“Program”) was created to promote the adoption of energy efficient and renewable energy (“EE/RE”) products and technologies in Florida by providing funding to businesses to increase the use of EE/RE technologies, equipment, and materials in the State. The FOF is a private, not-for-profit organization created by direction of the State of Florida, and administered through Enterprise Florida, Inc. (“EFI”), the public-private partnership serving as Florida’s primary organization devoted to statewide economic development

Funding opportunities afforded under the Program may consist of debt and other instruments, so long as the proposed activities are consistent with the Focus Areas described below. Examples of possible structures for funding opportunities include project financing, asset-based lending, mezzanine financing and equity investments.

### **Focus Areas**

The Program shall provide funding in accordance with the following Focus Areas:

- **Facility and Equipment Improvement** – Implementing, expanding, upgrading or demonstrating energy efficient products, equipment and materials for use by companies in their existing facilities and buildings.
- **Renewable Energy Products** – Acquiring, upgrading or demonstrating small-scale renewable energy products, equipment and materials for use by companies in their operations.
- **Process Improvement** – Determining potential energy efficiencies and then executing actions to reduce consumption or increase the efficient use of energy in existing production, manufacturing, assembly or distribution processes, including the purchase of equipment and materials to make processes more energy efficient. The Program will focus on existing techniques or technologies used by an applicant company and further the adoption of energy efficient or renewable energy techniques or technologies by such company, including the purchase of equipment and materials to make operations more energy efficient.

The Focus Areas above describe the EE/RE activities in which the Program aims to invest. Such activities will focus on existing facilities and structures, and may include, but are not limited to: improving environmental monitoring and control systems; improving energy efficiency; actions to conserve energy or streamline operations; retrofitting existing buildings or facilities (e.g. upgrading insulation, lighting, HVAC, windows/doors, etc.); and providing technical advice, feasibility studies and analysis in support of the expanded use of EE/RE products and technologies in Florida.

The Program will focus on funding opportunities that are categorically excluded from National Environmental Policy Act review. The applicant may be required to complete, or assist in the completion of, additional materials in connection with the National Environmental Policy Act.

The Program may invest alongside additional private capital that will allow funding for activities beyond those permitted by the Program. However, funding provided by the Program must be used for the activities described above, and, in more detail, in the Program Application. Applicants should ensure that their proposed funding opportunity comports with the Focus Areas and activities of the Program.

**Selection Criteria**

At a minimum, applicants must be able to demonstrate that the funding opportunity meets the following criteria:

- Applicants must have existing operations or a significant presence in the State of Florida at the time of Program funding, or must establish such presence concurrent with Program funding.
- Applicants must have received capital (whether prior to or concurrent with Program funding) of an amount at least equal to the amount of Program funds being requested.
- The EE/RE products or technology to be implemented using Program funding must be currently commercially available.
- Demonstration projects must comport with applicable state and federal regulations and be the first such demonstration within the State of Florida.
- Program funds must be used within the Focus Areas and must be consistent with the activities further described in Section III of this application. Research and development is not an approved use of Program funds.

Additional selection criteria will also be assessed for each applicant, including: market risk; technology risk; management risk; financial risk; and a strategic assessment of the funding opportunity versus Program goals.

Applicants may access and complete an application online by visiting the FOF's website at [www.floridaopportunityfund.com/EnergyAbout.asp](http://www.floridaopportunityfund.com/EnergyAbout.asp). Upon receipt of a completed application, and if selected as a candidate for potential investment, applicants will be notified by Program staff regarding next steps.

# FLORIDA

## Incentives/Policies for Renewables & Efficiency

[www.dsireusa.org](http://www.dsireusa.org)

### Financial Incentives

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#### Green Building Incentive

- [Miami-Dade County - Green Buildings Expedite Process](#)
- [Volusia County Green Building Program](#)

#### Industry Recruitment/Support

- [Capital Investment Tax Credit for Clean Energy](#)
- [Miami-Dade County - Targeted Jobs Incentive Fund](#)

#### Local Loan Program

- [Miami-Dade Renovation for Energy Efficiency Loan \(REEL\) Program](#)
- [Sarasota County - Get Energy Smart Retrofit Loan Program](#)

#### Local Rebate Program

- [Fort Lauderdale Smart Watts Rebate Program](#)
- [Orange County - OCHEEP!](#)
- [Sarasota County - Get Energy Smart Retrofit Program](#)

#### Other Incentive

- [Lakeland Electric - Solar Water Heating Program](#)

#### PACE Financing

- [Local Option - Special Districts](#)

#### Performance-Based Incentive

- [Gainesville Regional Utilities - Solar Feed-In Tariff](#)
- [Orlando Utilities Commission - Pilot Solar Programs](#)

#### Sales Tax Incentive

- [Solar Energy Systems Equipment Sales Tax Exemption](#)

#### State Rebate Program

- [Solar Energy System Incentives Program](#)

## Utility Grant Program

- [City of Tallahassee Utilities - Low-Income Energy Efficiency Grant Programs](#)
- [Orlando Utilities Commission - Home Energy Efficiency Fix-Up Program](#)

## Utility Loan Program

- [City of Tallahassee Utilities - Efficiency Loans](#)
- [City of Tallahassee Utilities - Solar Loans](#)
- [Clay Electric Cooperative, Inc - Energy Conservation Loans](#)
- [Clay Electric Cooperative, Inc - Solar Thermal Loans](#)
- [Gainesville Regional Utilities- Low-Interest Energy Efficiency Loan Program](#)
- [JEA - Commercial Energy Efficiency Loan Program](#)
- [JEA - ShopSmart Financial Assistance](#)
- [Orlando Utilities Commission - Residential Solar Loan Program](#)

## Utility Rebate Program

- [Beaches Energy Services - Residential Energy Efficiency Rebate Program](#)
- [Beaches Energy Services - Solar Water Heating Rebate Program](#)
- [Central Florida Gas - Energy Efficient Appliance Rebate Program](#)
- [City of Tallahassee Utilities - Energy Star Certified New Homes Rebate Program](#)
- [City of Tallahassee Utilities - Residential Energy Efficiency Rebate Program](#)
- [City of Tallahassee Utilities - Solar Water Heating Rebate](#)
- [Clay Electric Cooperative, Inc - Energy Smart Energy Efficiency Rebate Program](#)
- [Clay Electric Cooperative, Inc - Energy Smart Solar Water Heater Rebate Program](#)
- [Florida City Gas - Residential Energy Smart Rebate Program](#)
- [Florida Power and Light - Business Energy Efficiency Rebates](#)
- [Florida Power and Light - Residential Energy Efficiency Program](#)
- [Florida Public Utilities \(Gas\) - Residential Energy Efficiency Rebate Programs](#)
- [Florida Public Utilities - Commercial Energy Efficiency Rebate Programs](#)
- [Florida Public Utilities - Residential Energy Efficiency Rebate Programs](#)
- [Fort Pierce Utilities Authority - Residential Energy Efficiency Rebate Program](#)
- [Gainesville Regional Utilities - Energy Efficiency Rebate Program](#)
- [Gainesville Regional Utilities - Large Business Energy Efficiency Rebate Program](#)
- [Gainesville Regional Utilities - Small Business Energy Efficiency Rebate Program](#)
- [Gainesville Regional Utilities - Solar Water Heating Rebate Program](#)
- [Gainesville Regional Utilities - Solar-Electric \(PV\) System Rebate Program](#)
- [Gulf Power - Geothermal Installation Rebate Program](#)
- [Gulf Power - Solar Thermal Water Heating Program](#)
- [JEA - Commercial Energy Efficiency Rebate Program](#)
- [JEA - Green Built Homes of Florida Builder Rebate Program](#)
- [JEA - ShopSmart Residential Rebate Program](#)
- [JEA - Solar Incentive Program](#)
- [Kissimmee Utility Authority - Commercial Energy Efficiency Rebate Program](#)
- [Kissimmee Utility Authority - Residential Energy Efficiency Rebate Program](#)
- [Lake Worth Utilities - Energy Conservation Rebate Program](#)
- [Lake Worth Utilities - Residential Solar Water Heating Rebate Program](#)
- [Lakeland Electric - Commercial Conservation Rebate Program](#)
- [Lakeland Electric - Residential Conservation Rebate Program](#)
- [New Smyrna Beach - LED Exit Sign Rebate](#)
- [New Smyrna Beach - Residential Energy Efficiency Rebate Program](#)
- [Ocala Utility Services - Energy Efficiency Rebate Program](#)
- [Ocala Utility Services - Solar Hot Water Heating Rebate Program](#)
- [Orlando Utilities Commission - Residential Energy Efficiency Rebate Program](#)
- [Progress Energy Florida - Commercial Energy Efficiency Rebate Program](#)
- [Progress Energy Florida - Home Energy Check Audit and Rebate Program](#)
- [Progress Energy Florida - SunSense Commercial PV Incentive Program](#)
- [Progress Energy Florida - SunSense Residential PV Incentive Program](#)
- [Progress Energy Florida - SunSense Solar Water Heating with EnergyWise](#)
- [Tampa Electric - Commercial Energy Efficiency Rebate Programs](#)
- [Tampa Electric - Residential Energy Efficiency Rebate Program](#)

## Related Programs & Initiatives

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### **Alternative Fuels and Advanced Vehicles Data Center**

The U.S. Department of Energy's Alternative Fuels and Advanced Vehicles Data Center (AFDC) provides a wide range of information and resources to enable the use of alternative fuels and other petroleum-reduction options, such as advanced vehicles, fuel blends, idle reduction and fuel economy. The AFDC site offers a database of state and federal laws and incentives related to alternative fuels and vehicles, air quality, fuel efficiency, and other transportation-related topics.

### **Green Power Network**

The U.S. Department of Energy's Green Power Network provides news and information on green power markets and activities, including opportunities to buy green power. This site provides state-by-state information on green power marketing and utility green power programs. In addition, the site lists marketers of renewable energy credits (RECs), also known as green tags or renewable energy certificates, which represent the environmental attributes of the power produced from renewable energy projects.

### **Weatherization Assistance Program**

The U.S. Department of Energy's Weatherization Assistance Program (WAP) enables low-income families to reduce their energy bills by making their homes more energy-efficient. Through this program, weatherization service providers install energy-efficiency measures in the homes of qualifying homeowners free of charge. The WAP program web site offers a state-by-state map of opportunities, projects and activities.

### **Wind Powering America**

The U.S. Department of Energy's Wind Powering America site provides state-by-state information on wind projects and activities, including wind working groups, validated wind maps, anemometer loan programs, small wind guides, state-specific news, wind for schools, workshops and web casts.

# Community Contribution Tax Credit Program

The Community Contribution Tax Credit Program (CCTCP) provides a financial incentive (50% tax credit) to encourage Florida businesses to make donations toward community development and housing projects for low-income persons.

The tax credit is easy for a business to receive. Businesses located anywhere in Florida that make donations to approved community development capital projects located in an



enterprise zone may receive a tax credit equal to 50 percent of the value of the donation. Businesses may take the credit on Florida corporate income tax, insurance premium tax or as a refund against sales tax (for businesses or individuals registered to collect and remit sales taxes with the Department of Revenue). In addition, contributing businesses may also receive a federal charitable tax deduction of up to 35% for making a gift.

Before making a donation, please be sure it will qualify. To receive approval, a business donating to an eligible sponsor need only submit a tax credit application with the

Office of Tourism, Trade and Economic Development (OTTED). In order to claim the tax credit, simply attach proof of the approved donation when you file your state tax return. In order to claim a sales tax refund, submit an Application for a Sales Tax Refund.

This summary is based on Florida Statutes (sections 212.08 (5) (q), 220.183 and 624.5105). Readers are advised to consult these references for additional details.

For further information, please contact:

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Executive Office of the Governor  
Office of Tourism, Trade and Economic Development  
The Capitol; Suite 2001  
Tallahassee, Florida 32399-0001

Phone: 850/ 487-2568  
Fax: 850/ 487-3014

e-mail: [burt.vonhoff@myflorida.com](mailto:burt.vonhoff@myflorida.com)

## ***How To Become an Approved CCTCP Donor***

### ***Who is Eligible?***

Any corporation paying Florida corporate income tax or insurance premium tax is eligible to receive a tax credit equal to 50 percent of the value of donations to approved projects. Any business or individual registered with the Department of Revenue to collect and remit sales tax is eligible to apply for a 50% refund of their sales and use tax remitted.

### ***What is an Eligible Contribution?***

Cash, property, and goods donated to approved sponsors are eligible for the credit. Donations must be directly used in the approved project. Dues and services are not eligible donations. Contributions may not be used to pay the administrative or operational costs of the sponsor.



An organization must be approved as a sponsor before it receives a donation eligible for this tax credit.

### ***How Much Credit Can A Business Receive?***

A business is eligible to receive credits of up to \$200,000 per tax year. Unused corporate income tax credits may be carried over for up to 5 years. Unused sales tax refunds may be claimed for three years after the first refund application. Each fiscal year (July 1 to June 30), the legislature sets a dollar amount for available tax credits. Since 1999, the limit has been set at \$10 million per year in tax credits.

### ***To Claim a 50 Percent Tax Credit Your Business Needs To:***

1. Contact OTTED to determine whether or not the contribution qualifies for a tax credit.
2. Send a completed Application for a Community Contribution Tax Credit (Form 8E-17TCA#01) to OTTED, with the following attachments:
  - A copy of the check, invoice(s), or deed and appraisal (within 12 months)
  - A copy of the sponsor's approval or recertification letter
  - Proof that the donation was received (Sponsor Acknowledgement letter)
3. Submit a copy of the donation approval letter when you file your Florida Corporate Income Tax Return (form F-1120) or Insurance Premium Tax Return (DR-908).

Complete steps 1 and 2 above and submit an Application for Refund (Form DR-26S) along with a copy of OTTED's approval letter (only one sales tax refund application per year).



Committed to the future of rural communities.

## USDA Rural Development Energy Programs

America's 21st century energy landscape presents needs that are greater than ever before. We face new challenges to reduce dependence on imported oil; to improve the environment; and to make clean, sustainable and affordable energy alternatives available to businesses. USDA Rural Development is helping to lead the way in the agriculture sector – finding energy solutions in our fields and helping rural residents and communities access renewable energy systems and use energy more efficiently. USDA Rural Development provides funding for the development and commercialization of renewable energy sources – including wind, solar, geothermal, hydrogen, ocean waves, hydroelectric, biomass, and biofuel (ethanol, biodiesel, etc.) – to change the way people power their cars, homes, businesses, and industries. By making renewable energy sources commercially viable, USDA Rural Development is also creating sustainable opportunities for wealth, new jobs, and increased economic activity in rural America.

### ***Rural Energy for America Program (REAP)***

(Formerly the Renewable Energy Systems and Energy Efficiency Improvements Program.) Provides loan guarantees and grants to agricultural producers and rural small businesses to purchase and install renewable energy systems and make energy-efficiency improvements. Renewable energy systems include those that generate energy from wind, the sun, biomass, geothermal sources, or that produce hydrogen from biomass or water using renewable energy, and ocean and hydroelectric source technologies. Energy-efficiency projects typically involve installing or upgrading equipment to significantly reduce energy use. Energy audits and feasibility studies are also eligible for assistance. Eligible applicants for energy audits include State, tribe, or local governments; land-grant colleges and universities; rural electric cooperatives; and public power entities. Eligible applicants for feasibility studies include rural small businesses and agricultural producers.

### ***Value-Added Producer Grant Program***

Provides grants for planning activities and for working capital for marketing value-added agricultural products, and for farm-based renewable energy. Priority is given to applicants who have at least 51 percent of project costs dedicated to activities for a bioenergy project. Eligible applicants include independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures.

### ***Business and Industry (B&I) Guaranteed Loan Program***

Provides financial backing for rural businesses through guarantees up to 80 percent of a loan made by a commercial lender. Loans may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. Biobased, bioenergy, and other qualified energy projects may be financed through the program for technologies that convert biomass into affordable, commercially proven electricity, fuel chemicals, pharmaceuticals, and other materials in cost-competitive ways for large national and international markets.

### ***Biomass Research and Development Program***

Provides funding for research, development, and demonstration of technologies and processes leading to significant commercial production of biofuels, biobased energy innovations, development of biobased feedstocks, biobased products, and other such related processes including development of cost-competitive cellulosic ethanol. Eligibility is limited to institutions of higher learning, national laboratories, Federal or State research agencies, private sector entities, and nonprofit organizations.

### ***Biorefinery Assistance Program***

Provides loan guarantees to viable commercial-scale facilities and grants to demonstration-scale facilities to develop new and emerging technologies for advanced biofuels. Eligible entities include Indian tribes, State or local governments, corporations, farmer co-ops, agricultural producer associations, higher education institutions, rural electric co-ops, public power entities, or consortiums of any of the above.

### ***Repowering Assistance Program***

Provides payments to biorefineries that use fossil fuels to produce heat and power to replace the fossil fuels with renewable biomass. To be eligible, the biorefineries must have been in existence as of June 18, 2008, and applicants must demonstrate the economic, technical, and environmental feasibility of the proposed biomass system.

## ***Bioenergy Program for Advanced Biofuels***

Provides payments to producers to support and expand production of advanced biofuels refined from sources other than cornstarch. To be eligible, producers must enter into a contract with USDA Rural Development for advanced biofuels production and submit records to document such production.

## ***Other Business-Oriented Programs***

Qualified energy-efficiency projects may be assisted through the **Rural Business Enterprise Grant Program**, which facilitates development of small and emerging private rural business enterprises; the **Rural Businesses Opportunity Grant Program**, which sustains economic development in rural communities with exceptional needs; and the **Rural Economic Development Loan and Grant Program**, which provides zero-interest loans and/or grants for sustainable rural economic development and job creation projects for Rural Development electric and telephone utility loan borrowers. Applicants for these programs should contact their local Rural Development Energy Coordinator.

## ***Cooperative Programs' Energy Research***

Conducts and oversees a range of research related to the economics and business of renewable energy. The research provides a greater understanding of business options, market conditions, and policy implications of renewable fuels for renewable energy investors, entrepreneurs, business assistance providers, and policy makers.

## ***Direct and Guaranteed Electric Loan Program***

Provides financing to eligible nonprofit utility organizations, such as electric co-ops and public utility districts, to develop renewable energy, hydroelectric, biomass, photovoltaic, and wind-powered renewable energy projects developed by Electric Program loan borrowers. In addition to on- and off-grid renewable energy systems, the loan and loan guarantees may also be used to finance energy conservation programs.

## ***High Energy Cost Grants Program***

Provides financing to energy generation, transmission and distribution facilities that serve communities with average home energy costs exceeding 275 percent of the national average. Grant funds may be used for on- and off-grid renewable energy projects, energy efficiency, and energy conservation projects serving eligible communities.

## ***Residential Energy Programs***

The **Rural Energy Plus Program** provides additional incentives to certain low- and moderate-income families, who might not otherwise qualify for homeownership, to purchase an energy-efficient home. The **Home Repair and Preservation Program** provides assistance to low- and very low-income rural homeowners for critical home improvements, including weatherization, insulation and new heating systems. USDA Rural Development also provides **Housing Preservation Grants** to sponsoring organizations or rental property owners for the repair or rehabilitation of low- and very low-income multi-family housing, including energy efficiency upgrades.

### ***See Also:***

- *Business Programs* (Fact Sheet PA 1589)
- *Assistance for Rural Electric Utilities* (Fact Sheet PA 1789)

### ***For More Information:***

Visit the USDA Rural Development Web site at <http://www.rurdev.usda.gov> or call **(800) 670-6553**. Or contact your nearest USDA Rural Development State office or USDA Service Center. These are usually listed in telephone books under "U.S. Government, Department of Agriculture."

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Committed to the future of rural communities.

# BUSINESS & INDUSTRY GUARANTEED LOAN (B&I)

## Quick Reference Fact Sheet

*Business and Industry loan guarantees are to help lenders extend credit needed to promote economic development and job creation in rural areas.*

### Eligible Lenders

Any lending institution subject to examination and regulation by a recognized regulatory agency is eligible to apply for a B&I loan guarantee.

### Benefits to Lenders

Provide lenders another tool to expand their loan portfolio.

Loans can be sold to investors on a secondary market basis, thereby bringing outside capital into the community.

Loans help lenders meet their requirements under the

Allows lender to make loans above its loan limits. In most banking jurisdictions, the lender is not required to apply the guaranteed portion of a loan against its legal lending limit.

### Eligible Borrowers

- Any legal entity organized and operated on a profit or nonprofit basis; Federally recognized tribal groups; a public body; or an individual
- There is no size restriction on the business
- Individual borrowers must be either US citizens or permanent residents (current "green card")
- Organization-type borrowers must be at least 51 percent owned by US citizens or permanent residents

### Benefits to Businesses

Higher loan amounts may assist businesses restructuring debts and for expansion purposes.

Longer repayment terms and better rates will improve business cash flow.

Longer terms may assist businesses that may not qualify for conventional lender financing.

Rate is negotiated between the borrower and lender.

A variable rate cannot be adjusted more often than quarterly.

Fully amortized loans; no balloon payment at the end of the loan.

### Eligible Purposes

- Business acquisition that will keep a business from closing, prevent the loss of jobs in an area, or provide more jobs
- Business conversion, expansion, repair, modernization
- Purchase and development of land, buildings, or facilities
- Purchase of equipment, machinery, supplies, or inventory
- Pollution control and abatement
- Startup costs and working capital
- Loan fees; fees and charges for professional services
- Some agriculture: aquaculture, commercial fishing, commercial nurseries, forestry, hydroponics, mushrooms
- Refinancing of a viable project to improve cash flow and create or save jobs
- Energy projects – bio-energy, solar, anaerobic digester, wind

### Ineligible Purposes

- Projects that would likely result in the transfer of jobs or employment from one area to another, or one likely to result in increased production that exceeds demand
- Payments to owners, partners, shareholders, or others who will retain any ownership in the business
- Any business that derives more than 10% of its gross revenue from gambling
- Loans to charitable institutions, church or church-sponsored organizations, lending and investment institutions, or insurance companies
- Lines of credit
- Golf courses and race tracks
- Any illegal business activity or prostitution
- The guarantee of lease payments or the guarantee of loans made by other Federal

On the web at [www.rurdev.usda.gov/](http://www.rurdev.usda.gov/)

# BUSINESS & INDUSTRY GUARANTEED LOAN (B&I)

## Quick Reference Fact Sheet



agencies

- Owner-occupied housing

### Fees & Charges

There are two types of non-refundable guarantee fees:

- **Initial Guarantee Fee** – 2% of the guaranteed portion of the loan
- **Annual Renewal Fee** – rate is established by Rural Development in an annual notice published in the Federal Register. For FY 2007, rate is ¼% multiplied by the principal balance of the guaranteed portion of the loan.

### Other Eligibility

- **Rural area** - Project must be located in a rural area, which is any area outside a city or town with a population of 50,000 or more and its immediate adjacent urbanized area. To determine if a project is located in a rural area, you may go to: <http://eligibility.sc.egov.usda.gov>.
- **Tangible balance sheet equity (TBSE)** - A minimum of 10% TBSE is required for existing businesses with full personal or corporate guarantees. A minimum of 20% TBSE is required for new businesses with full guarantees. The equity requirement will be determined in accordance with Generally Accepted Accounting Principles (GAAP)
- **Collateral** – Collateral must secure the entire loan. Repayment of the loan must be reasonably assured. Lenders will discount collateral in accordance with bank's normal policies. Discounted collateral value must be at least equal to the loan amount.
- **Maximum Loan Amount and Percent of Guarantee** - Quality loans of up to \$10 million may be made by lenders to rural businesses with a guarantee of up to 80% against any loss of principal or interest on the loan. However, the majority of guaranteed loans for both start-up and existing projects average \$2.5 million. The

Administrator may, at his discretion, approve a loan up to \$25 million for certain high impact/high priority projects.

\$5 Million or Less	80%
Between \$5 and 10 Million	70%
Between \$10 and 25 Million	60%

**Maximum Repayment Terms** - Loans for multiple purposes and/or a combination of collateral may be blended.

Real Estate	30 years
Machinery and Equipment	15 years or useful life
Working Capital , Inventory	7 years

### Lender Responsibilities

Applications are completed by the Lender and submitted to Rural Development requesting the guarantee. By executing a Lender's Agreement, the lender agrees to service the loan in a prudent manner, including liquidation when necessary.

### Other Requirements

Information will be required by Rural Development to comply with various laws and regulations. Environmental reviews will be required and applicant will be asked to provide the agency with the information required to complete the review.

### Application Process

Lenders may obtain an application or information about the B&I program at: <http://www.rurdev.usda.gov/fl/b&ibluebook.pdf> or by contacting the Rural Development State Office at:

**Joseph M. Mueller, Director**  
**Business & Cooperative Programs**  
PO Box 147010, Gainesville, FL 32614  
4440 NW 25th Place (32606)  
<http://www.rurdev.usda.gov/fl/>  
Phone: 352-338-3482

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To file a complaint of discrimination write USDA, Director, Office of Civil Rights,  
1400 Independence Avenue, S.W., Washington, DC 20250-9410  
or call (800) 795-3272 (voice) or (202) 720-6382 (TDD)



## B&I GUARANTEED LOAN PROGRAM COMPARED TO RURAL ENERGY FOR AMERICA PROGRAM (Guaranteed Loan and Grant)

	B&I	REAP Loan	REAP Grant
<b>LOAN AMOUNTS</b>			
Minimum	No minimum	\$5,000	\$2,500 (system) \$1,500 (efficiency) None (feasibility study) None (EA/REDA)
Maximum	Maximum \$10 million with some exceptions up to \$25 million and up to \$40 million on rural cooperative organizations that process value-added agricultural commodities.	\$25 million or 75% of total eligible project costs, whichever is less. (75% includes grant dollars received under REAP Combination Program)	\$500,000 (system) \$250,000, (efficiency) \$50,000, (feasibility study) Or 25% of eligible project cost, which ever is less\ \$100,000 to one applicant for an EA/REDA
<b>ELIGIBLE PURPOSES</b>	<ul style="list-style-type: none"> <li>* Business and industrial acquisitions</li> <li>* Purchase of land, machinery and equipment</li> <li>* Construction, enlargement or modernization</li> <li>* Eligible fees and costs</li> <li>* Educational or training facilities</li> <li>* Tourist facilities</li> <li>* Hotels/motels</li> <li>* Pollution control or abatement</li> <li>* Recreation facilities</li> <li>* Working capital</li> <li>* Refinancing when it is determined that refinancing is necessary to improve cash flow and create new or save existing jobs.</li> <li>* Commercially available energy projects that produce biomass fuel or biogas.</li> </ul>	<ul style="list-style-type: none"> <li>* Purchase and installation of a renewable energy system or energy efficiency improvement which includes:               <ul style="list-style-type: none"> <li>• Post application purchase and installation of equipment</li> <li>• Post application construction or project improvements</li> <li>• Energy audits and assessments</li> <li>• Permit and license fees</li> <li>• Professional service fees</li> <li>• Feasibility Study, Business Plan</li> </ul> </li> <li>• Retrofitting</li> <li>• Construction of a new energy efficient facility only when the facility is used for the same purpose, is approximately the same size, and based on the energy audit will provide more energy savings than improving an existing facility.</li> <li>• Working capital and land acquisition</li> </ul>	<ul style="list-style-type: none"> <li>* Purchase and installation of a renewable energy system or energy efficiency improvement which includes:               <ul style="list-style-type: none"> <li>• Post application purchase and installation of equipment</li> <li>• Post application construction or project improvements</li> <li>• Energy audits and assessments</li> <li>• Permit and license fees</li> <li>• Professional service fees</li> <li>• Feasibility Study, Business Plan</li> </ul> </li> <li>• Retrofitting</li> <li>• Construction of a new energy efficient facility only when the facility is used for the same purpose, is approximately the same size, and based on the energy audit will provide more energy savings than improving an existing facility.</li> </ul>

	B&I	REAP Loan	REAP Grant
			Applicants can also apply for funding for the following activities: * Feasibility Study for a Renewable Energy System. * Certain organizations can apply for grant assistance to conduct Energy Audits and Renewable Energy Development Assistance for Agricultural Producers and Rural Small Businesses
<b>INELIGIBLE PURPOSES</b>	<ul style="list-style-type: none"> <li>* Relocate jobs or to expand a business where an excess of supply of the goods or services already exists</li> <li>* Pay any distribution to an owner or beneficiary who will continue in the business</li> <li>* Transfer the ownership of a business unless the transfer is necessary to keep the business from closing</li> <li>* Finance charitable, religious or fraternal organizations</li> <li>* Finance agricultural production with the exception of specialized crops</li> <li>* Finance golf courses, racetracks and gambling facilities</li> <li>* Any line of credit or revolving loan</li> </ul>	<ul style="list-style-type: none"> <li>* Residential projects</li> <li>* Debt refinancing</li> <li>* Any line of credit</li> <li>* Agricultural tillage equipment</li> <li>* Used equipment (<i>remanufactured is OK</i>)</li> <li>* Vehicles</li> <li>* Application preparation fee</li> </ul>	<ul style="list-style-type: none"> <li>* Working capital</li> <li>* Land acquisition</li> <li>* Residential projects</li> <li>* Debt refinancing</li> <li>* Any line of credit</li> <li>* Agricultural tillage equipment</li> <li>* Used equipment (<i>remanufactured is OK</i>)</li> <li>* Vehicles</li> <li>* Application preparation fee</li> </ul>
<b>TERMS</b>	30 years for real estate 15 years or useful life of equipment 7 years for working capital	30 years for real estate 20 years or useful life of equipment 7 years for working capital	NA

<b>TYPES OF ASSISTANCE</b>		* 85% maximum guarantee on loans \$600,000 or less
	* 80% maximum guarantee on loans up to and including \$5 million	* 80% maximum guarantee on loans more than \$600,000 but less than \$5 million
	* 70% maximum guarantee on loans greater than \$5 million up to and including \$10 million	* 70% maximum guarantee on loans greater than \$5 million up to and including \$10 million
	* 60% maximum guarantee loans greater than \$10 million  A limited amount of guarantee authority for 90 percent guarantees on loans of \$10 million and less is available annually for high priority projects.	* 60% maximum guarantee loans greater than \$10 million
<b>EQUITY</b>	<b>Tangible balance sheet equity</b> requirement: * 10% for existing business * 20% for startup * 25-40% for energy projects  Determined from financial statements prepared in accordance with Generally Accepted Accounting Principles	<b>Cash equity</b> requirement: * 15% for loans \$600,000 or less * 25% for loans greater than \$600,000  May use market value of real estate equity pledged as collateral.
<b>COLLATERAL</b>	Real estate – Lender’s typical discount for this collateral. Generally around 80% of appraisal value. M&E – Lender’s typical discount for this collateral. Generally around 70% of appraised value AR/Inventory – Lender’s typical discount for this collateral. Generally around 60% of book value.	Real estate - – Lender’s typical discount for this collateral. Generally around 80% of appraisal value M&E – Lender’s typical discount for this collateral. Generally around 70% of appraised value AR/Inventory – Lender’s typical discount for this collateral. Generally around 60% of book value.
<b>FEES</b>	<b>Guarantee fee:</b> 2% of the guaranteed portion of the loan payable to USDA Rural Development when the guarantee is issued.  ----- <b>Annual renewal fee:</b> 0.25% (Based on the outstanding balance of the guaranteed portion of the loan as of December 31 <sup>st</sup> .)	<b>Guarantee fee:</b> 1% of the guaranteed portion of the loan payable to USDA Rural Development when the guarantee is issued.  ----- <b>Annual renewal fee:</b> 0.25% (Based on the outstanding balance of the guaranteed portion of the loan as of December 31 <sup>st</sup> .)
<b>ELIGIBLE AREAS</b>	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such city or town as defined by the latest decennial census of the United States.	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such city or town as defined by the latest decennial census of the United States.

<b>ELIGIBLE LENDERS</b>	Federal or State chartered bank, Farm Credit Bank, or other Farm Credit institutions with direct lending authority, Bank for Cooperatives, and Savings and Loan Association, Credit Unions, insurance companies, National Rural Utilities Cooperative Finance Corporation, and mortgage companies that are part of a bank-holding company.	Federal or State chartered bank, Farm Credit Bank, or other Farm Credit institutions with direct lending authority, Bank for Cooperatives, and Savings and Loan Association.
<b>APPRAISALS</b>	<p><b>Real estate:</b> Prepared by State Certified General Appraiser.  * In compliance with Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 and Standards 1 and 2 of the Uniform Standards of Professional Appraisal Practices (USPAP)  * Less than one (1) year old.  * Identify the lender and USDA Rural Development as the intended users.</p> <p>Copy of environmental site assessment (Phase I or Phase II) <i>(if applicable)</i></p> <p><b>Chattels:</b> In accordance with normal banking practices and generally accepted methods of determining value.</p>	<p>Specialized appraisers required.</p> <p>Loans of \$600,000 or more require a complete self-contained appraisal.</p> <p>Transaction Screen Questionnaire for any undeveloped sites and a Phase I for existing business sites.</p> <p>Loans less than \$600,000 same requirements as B&amp;I.</p> <p>Appraisal Practices (USPAP)  * Less than one (1) year old.  * Identify the lender and USDA Rural Development as the intended users.</p> <p>Copy of environmental site assessment (Phase I or Phase II) <i>(if applicable)</i></p>
<b>ISSUANCE OF LOAN NOTE GUARANTEE</b>	Commercially available energy projects that produce biomass fuel or biogas as an output must have completed two operating cycles at design performance levels submitted to the Agency.	All planned property acquisitions and development have been performing at a steady state operating level in accordance with the technical requirements, plans, and specifications, conforms with applicable Federal, State, and local codes, and costs have not exceeded the amount approved by the lender and the Agency.



United States Department of Agriculture  
Rural Development  
Florida State Office

## Section 9003 Biorefinery Assistance Program Federal Catalog Number 10.865

### Overview

The BioRefinery Assistance Program is administered by USDA – Rural Development. The purpose of this program is to provide guaranteed loans for the development and construction of commercial-scale biorefineries or for the retrofitting of existing facilities using eligible technology for the development of advanced biofuels.

- ▶ The maximum guaranteed loan is \$250 million.
- ▶ There is no minimum amount.
- ▶ The amount of guaranteed loan will be reduced by the amount of other direct Federal funding that the eligible borrower receives for the same project.

### Due Dates and Location

In FY 2009, there were 2 rounds of applications in a national competition for funds.

- 1<sup>st</sup> round – applications were due Dec. 31, 2008
- 2<sup>nd</sup> round – applications were due April 30, 2009

A Notice of Funds Availability (NOFA) will be published in FY 2010. NOFA will provide the new application deadlines.

### Borrower Eligibility

- a) Be on one of the following:
  - Individual
  - Indian Tribe
  - Unit of State or Local Government
  - Corporation
  - Farm Cooperative
  - Farmer Cooperative organization
  - Association of agriculture producers
  - National Laboratory
  - Institution of higher education
  - Rural electric cooperative
  - Public power entity
  - Consortium of any of those entities

b) If an individual, have to be either a citizen of U.S., or legal permanent resident.

c) Entities have to be at least 51% owned by citizens of U.S. or legal for permanent residents.

d) Each borrower must have or obtain, the legal authority necessary to construct, operate, and maintain the proposed facility and services and to obtain, give security for, and repay to the proposed loan.

e) The borrower or any owner with more than 20% ownership interest in the borrower cannot have:

- An outstanding judgment obtained by the U.S. in a federal court
- Is delinquent on the payment of Federal Income Taxes
- Is delinquent on any Federal Debt
- Is debarred or suspended from receiving Federal assistance.

### Project Eligibility

The project has to be located in a rural area (50,000 or less population and not in an urbanized area) and has to be for either:

- The development and construction of commercial- scale biorefineries using eligible technology, or
- The retrofitting of existing facilities, including, but not limited to, wood products facilities and sugar mills, with eligible technology.

Eligible technology is defined as either:

- A technology that is being adopted in a available commercial-scale operation of a biorefinery that produces an advanced biofuel; or
- A technology not described in the previous paragraph that has been demonstrated to have technical and economic potential for commercial application in a biorefinery that produces an advanced biofuel.

The project must meet the financial metric criteria calculated from pro forma statements or borrower financial statements of a typical operating year after the project is completed and stabilized.

- A debt coverage ratio of 1.0 or higher;
- A debt-to-tangible net worth ratio of 4:1 or lower for start-up businesses and of 9:1 or lower for existing businesses, and
- A loan-to-value ratio of no more than 1.0.

Preference will be given to projects where first-of-a-kind technology will be deployed at the commercial scale. To that end, the program will promote the development of the first commercial scale biorefineries that do not rely on corn kernel starch as the feedstock or standard biodiesel technology.

## Eligible Project Costs

1. Purchase and installation of equipment (new, refurbished, or remanufactured), except agricultural tillage equipment, used equipment, and vehicles
2. Construction or retrofitting, except residential
3. Permit and license fees
4. Professional service fees, except for application preparation.
5. Feasibility studies
6. Business plans
7. Working capital
8. Land acquisition
9. Cost of financing, excluding guarantee and renewal fees

## Rates & Terms

What percentage of the loan is guaranteed?

If the loan amount is	Then	The maximum guarantee is
Equal or less than \$80 million		80% of principal and interest due.
Greater than \$80 million but less than \$125 million		70% for the amount in excess of \$80 million.
Equal or greater than \$125 million		60% for the entire loan amount.

The interest rate is:

- ▶ Negotiated between the lender and the applicant
- ▶ Shall be in line with interest rates on other similar government guaranteed loan programs
- ▶ Can be fixed or variable
- ▶ Shall be full amortizing
- ▶ Shall be the same for both the guaranteed and unguaranteed portions of the loan (both fixed or both variable)
- ▶ Is subject to Agency review and approval

Terms:

- ▶ No more than 20 years or 85% if the useful life of the project
- ▶ As determined by the lender and confirmed by the Agency, whichever is less
- ▶ Has to be the same for the guaranteed and unguaranteed portions of the loan

## Lender Eligibility

A lender must be a regulated or supervised lender and must maintain at all times the following minimum acceptable levels of capital:

- Total Risk-Based Capital ratio of 10% or higher;
- Tier 1 Risk-Based Capital ratio of 6% or higher; and
- Tier 1 Leverage Capital ratio of 5% or higher.

These levels would be based on those reflected in Call Reports and Thrift Financial Reports.

Further, the Agency will approve loan guarantees only for lenders with adequate experience with similar projects and the expertise to make, secure, service, and collect loans approved under this Notice.

Lenders debarred from other Federal credit programs will not be eligible under this program.

## RESOURCES

- ▶ USDA Rural Development in Iowa (NOCP, forms, etc) <http://www.rurdev.usda.gov/ia/rbs.html>
- ▶ USDA Rural Development <http://www.rurdev.usda.gov/rbs/busp/9005Biofuels.htm>

*This website is from the Iowa State Office. The Iowa website has the most up to date information regarding pre-application/application submissions for the any applicant's use; however, once completed, Florida applications must be sent to:*

USDA Rural Development  
 Attention: Energy Branch  
 1400 Independence Ave. SW Stop 3225  
 Washington, DC 20250-3225



## Section 9005 –Advanced Biofuels Producer Payment Program

Committed to the future of rural communities.

### **PURPOSE**

To support and ensure an expanding production of Advanced Biofuels by providing payments to Eligible Advanced Biofuel Producers to promote sustainable economic development in rural America; and providing economic incentives for increased production and use of advanced biofuels.

### **APPLICANT ELIGIBILITY**

Applicants must be an Eligible Advanced Biofuel Producer (hereafter referred to as ‘Producer’), and must meet all requirements for program payments, including citizenship requirements specified in the June 12, 2009 Notice of Contract Proposal (NOCP).

- ▶ **Advanced biofuel producer** – An individual or legal entity, including, but not limited to, a corporation, company, foundation, association, labor organization, firm, partnership, society, joint stock company, group of organizations, or non-profit entity that produces an Advanced Biofuel. No state, public entities or educational facilities.
- ▶ **Advanced biofuel** – Fuel derived from Renewable Biomass, other than corn kernel starch, to include:
  - i. Biofuel derived from cellulose, hemicellulose, or lignin;
  - ii. Biofuel derived from sugar and starch (other than Ethanol derived from corn kernel starch);
  - iii. Biofuel derived from waste material, including crop residue, other vegetative waste material, animal waste, food waste, and yard waste.;
  - iv. Diesel-equivalent fuel derived from Renewable Biomass, including vegetable oil and animal fat;
  - v. Biogas (including landfill gas and sewage waste treatment gas) produced through the conversion of organic matter from Renewable Biomass;
  - vi. Butanol or other Alcohols produced through the conversion of organic matter from Renewable Biomass;
  - vii. Other fuel derived from cellulosic biomass.

### **PAYMENT AMOUNTS**

The number of payments made will depend on the number of eligible participating Producers. The amount of each payment will depend on the number of producers participating in the program, the amount of advanced biofuels being produced, and the amount of funds available. Payments to participating Producers will be made in one payment following the end of FY 2009.

Congress appropriated \$30 million mandatory funding to this program for FY 2009. Mandatory funding is available through FY 2012.

### **DETERMINATION OF PAYMENT RATE**

The Agency will establish payment rates for both Base and Incremental Production of Eligible Advanced Biofuels, for both Smaller Producers and Larger Producers (refining capacity exceeding 150,000,000 gallons).

For both Smaller Producers and Larger Producers, the *Incremental* Production payment rate will be 3 times higher than their respective Base Production payment rate.

- ▶ **Base production** – The quantity of Eligible Advanced Biofuels produced at an Advanced Biofuel Biorefinery. If the Biorefinery has been in existence for:
  - 12 months or more prior to June 12, 2009, Base Production will be equal to the actual amount of Biofuel produced over that 12-month period.
  - Less than 12 months prior to June 12, 2009, Base Production will be equal to the amount of production the biorefinery could produce if operated at the nameplate capacity for a full year times the startup/shutdown factor as determined by the Agency.

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- NOTE: If the Advanced Biofuel Biorefinery will begin producing after June 12, 2009, the Biorefinery's Base Production for FY 2009 will be equal to the quantity projected to be produced by the Biorefinery's producer as reported in Form RD 9005-1.

► *Incremental production* - The quantity of Eligible Advanced Biofuel produced in excess of that Biorefinery's Base Production.

- For Advanced Biofuel Biorefineries that begin producing Eligible Advanced Biofuels after *June 12, 2009*, production in excess Base Production will not be treated as Incremental Production.

### **ENROLLMENT PERIOD**

Producers who expect to have eligible production at any time during FY 2009 (Oct 1, 2008 – Sept 30, 2009) must enroll in the program between June 12, 2009 and August 11, 2009.

### **APPLICATION PROCESS**

In overview, applicants must submit the following to their states Rural Energy Coordinator for USDA Rural Development:

(1) *Form RD 9005-1 "Advanced Biofuel Payment Program Annual Application"*.

- i. Producers must submit authoritative evidence documenting production of Advanced Biofuels, and the eligibility of the Advanced Biofuels, between October 1, 2007, and September 30, 2008. Advanced Biofuel production must be certified as stated elsewhere in the NOCP in order to be eligible for payment, including determining Base and Incremental Production amounts.
- ii. Applicants may submit this form for an Advanced Biofuel Biorefinery that is scheduled to begin producing Eligible Advanced Biofuels after the application period for FY 2009 closes and before the end of FY 2009.
- iii. Dun and Bradstreet Universal Numbering System (DUNS) number (unless the applicant is an individual). The DUNS number is a nine-digit identification number, which uniquely identifies business entities. A DUNS number can be obtained at no cost via a toll-free request line at 1-866-705-5711 or online at <http://fedgov.dnb.com/webform>.

2) *Certifications and forms*. Producers must furnish the Agency all required certifications and forms identified in the NOCP, as applicable, before acceptance into the program; and furnish access to the Producer's records required by the Agency to verify compliance with program divisions. The required certifications depend on the type of Biofuel produced. Certifications are to be completed and provided by and accredited independent, third-party.

### **RESOURCES**

- USDA Rural Development in Iowa (NOCP, forms, etc) <http://www.rurdev.usda.gov/ia/rbs.html>
- USDA Rural Development <http://www.rurdev.usda.gov/rbs/busp/9005Biofuels.htm>

*This website is from the Iowa State Office. The Iowa website has the most up to date information regarding pre-application/application submissions for the any applicant's use; however, once completed, Florida applications must be sent to:*

Joseph M. Mueller  
 Business Cooperative Programs, Director  
 4440 NW 25<sup>th</sup> Place  
 Gainesville, FL 32606  
 352-338-3482 Phone  
 352-338-3450 Fax



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ENERGY EFFICIENCY PROGRAMS  
SECTION 9007-RURAL ENERGY FOR AMERICA PROGRAM  
QUICK REFERENCE FACT SHEET

*The Energy Efficiency Programs offer Guaranteed Loans, Grants and combination Grant/Guaranteed Loans to help agricultural producers and rural small businesses make energy efficiency improvements in rural areas.*

**Eligibility**

- 1 An **agricultural producer** (individual or entity) directly engaged in the production of agricultural products and obtains at least 50% of their gross income from their agriculture business.
- 2 A **rural small business** – an entity is considered a small business in accordance with the Small Business Administration’s (SBA) small business size standards (by NAICS codes). SBA small size standards can be found at <http://www.sba.gov/size/index.html>
  - ⇒ A private entity including a sole proprietorship, partnership, corporation, and a cooperative (including a cooperative qualified under section 501(c) (12) of the Internal Revenue Code.
  - ⇒ An electric utility, including a Tribal or governmental electric utility that provides service to rural consumers on a cost-of-service basis without support from public funds or subsidy from the Government authority establishing the district, provided such utilities meet SBA’s definition of small business. These entities must operate independent of direct Government control.

With the exception of the entities described above, all other non-profit organizations and public entities are **excluded**.

For grant projects with total eligible costs **exceeding \$200,000**, agricultural producers and rural small businesses with a demonstrated financial need.

For grant projects with total eligible costs of **\$200,000 or less**, applicants must provide a statement certifying their financial need.

**Eligible Purpose**

- Project must be to make energy efficiency improvements.
- Project must be for a pre-commercial or commercially available, and replicable

technology.

- Project must have technical merit.
- Project must be located in a rural area (outside any 50,000+ population city and its urbanized periphery. To determine if project is in a rural area, go to <http://eligibility.sc.egov.usda.gov>.
- Applicant must be the owner of the project.
- Sites must be controlled by the applicant.
- Satisfactory sources of revenue in an amount sufficient to provide for the operation, management, maintenance, and debt service of the project must be available for the life of the project.

Energy Efficiency projects must be verified by an **energy audit** or **assessment**, depending on the total eligible project costs..

- Heating/Cooling system improvements
- Lighting improvements
- Irrigation system improvements
- Refrigeration system improvements

**Application Process**

Two copies of your application are to be submitted to the USDA Rural Development State Office where your project is located. Separate applications must be submitted for renewable energy system and energy efficiency improvement projects. Only one application per each type of project may be submitted per year. Applications are accepted at any time. To qualify for consideration for funding, an applications must meet the application requirements, technical requirements and environmental requirements. For additional information you may go to: <http://www.rurdev.usda.gov/IA/>

On the web at [www.rurdev.usda.gov/fl](http://www.rurdev.usda.gov/fl)

**ENERGY EFFICIENCY PROGRAMS**  
**SECTION 9007-RURAL ENERGY FOR AMERICA PROGRAM**  
**QUICK REFERENCE FACT SHEET**



Please read the NOSA through and contact the State Office early in the application process for assistance and guidance. Simplified or reduced applications may be accepted for applicants with total eligible project costs under a specified threshold.

Applications are to be submitted to the State Office by US Postal Service or courier delivery service at:

**Mr. Joseph M. Mueller,**  
**B&C Program Director**  
**USDA, Rural Development**  
**4440 NW 25th Place**  
**PO Box 147010**  
**Gainesville, FL 32614**  
**Phone: (352) 338-3482**

<i>How much assistance is available?</i>	
Minimum grant	\$1,500
Maximum grant	\$250,000
<b>Maximum grant per applicant per fiscal year \$750,000*</b> <i>(cannot exceed 25% of total eligible project costs)</i> <i>*If project is a combination of Renewable Energy and Energy</i>	
Minimum guaranteed loan	\$5,000
Maximum guaranteed loan	\$25,000,000
Minimum grant portion of the combined funding request	\$1,500
<b>Maximum combination grant/guaranteed loan \$25,000,000</b> <i>(shall not exceed 50% of total eligible project costs)</i>	
Services of a Professional Engineer required for technical report?	Projects with total eligible costs >\$200,000
Technical Report required?	YES

**Application Guidelines**

	<b>Grant</b>	<b>Guaranteed Loan</b>	<b>Combination Grant &amp; Guaranteed Loan</b>
Who is the applicant?	Agricultural producer or rural small business	A lender is the applicant seeking a guarantee on a loan to an agricultural producer or a rural small business	<b>2 applications are needed.</b> Grant application is from the agricultural producer or the rural small business. Lender submits application for the guaranteed loan.
What are eligible costs?	<ol style="list-style-type: none"> <li>1. Post application purchase and installation of equipment, except agricultural tillage equipment, used equipment and vehicles.</li> <li>2. Post application construction or project improvements, except residential</li> <li>3. Energy audits or assessments</li> <li>4. Permit and license fees</li> <li>5. Professional service fees, except for application preparation.</li> <li>6. Feasibility studies and technical reports</li> <li>7. Business Plans</li> <li>8. Retrofitting</li> <li>9. Limited construction directly pertaining to eligible project costs.</li> </ol>	The same eligible costs as listed for a grant, with the addition of: 10. Working Capital 11. Land Acquisition	Only the guaranteed portion can be used for working capital or land acquisition.

**USDA Rural Development is an equal opportunity Provider, Employer and Lender.**



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**RENEWABLE ENERGY PROGRAMS**  
**SECTION 9007-RURAL ENERGY FOR AMERICA PROGRAM**  
**QUICK REFERENCE FACT SHEET**

*The Renewable Energy Program offers Guaranteed Loans, Grants and combination Grant/Guaranteed Loans to help agricultural producers and rural small businesses make energy efficiency improvements in rural areas.*

**Eligibility**

- 1 An **agricultural producer** (individual or entity) directly engaged in the production of agricultural products and obtains at least 50% of their gross income from their agriculture business.
- 2 A **rural small business** – an entity is considered a small business in accordance with the Small Business Administration’s (SBA) small business size standards (by NAICS codes). SBA small size standards can be found at <http://www.sba.gov/size/index.html>
  - ⇒ A private entity including a sole proprietorship, partnership, corporation, and a cooperative (including a cooperative qualified under section 501(c) (12) of the Internal Revenue Code.
  - ⇒ An electric utility, including a Tribal or governmental electric utility that provides service to rural consumers on a cost-of-service basis without support from public funds or subsidy from the Government authority establishing the district, provided such utilities meet SBA’s definition of small business. These entities must operate independent of direct Government control.

With the exception of the entities described above, all other non-profit organizations and public entities are **excluded**.

For grant projects with total eligible costs **exceeding \$200,000**, agricultural producers and rural small businesses with a demonstrated financial need.

For grant projects with total eligible costs of **\$200,000 or less**, applicants must provide a statement certifying their financial need.

**Eligible Purpose**

- Project must be for the purchase of a renewable energy system.
- Project must be for a pre-commercial or

commercially available, and replicable technology.

- Project must have technical merit.
- Project must be located in a rural area (outside any 50,000+ population city and its urbanized periphery. To determine if project is in a rural area, go to: <http://eligibility.sc.egov.usda.gov>.
- Applicant must be the owner of the project.
- Sites must be controlled by the applicant.
- Satisfactory sources of revenue in an amount sufficient to provide for the operation, management, maintenance, and debt service of the project must be available for the life of the project.

**Eligible Renewable Energy Projects**

Renewable Biomass	Anaerobic Digester
Solar	Wind
Geothermal	Hydrogen
Ocean	Hydroelectric

The renewable energy project can produce any form of energy, including heat, electricity, or fuel.

**Application Process**

Two copies of your application are to be submitted to the USDA Rural Development State Office where your project is located. Separate applications must be submitted for renewable energy system and energy efficiency improvement projects. Only one application per each type of project may be submitted per year. Applications are accepted at any time. To qualify for consideration for funding, an applications must meet the application requirements, technical requirements and environmental requirements.

For more information and how to apply, visit

[http://www.rurdev.usda.gov/ia/rbcs\\_RE-EE\\_Section\\_9006.html](http://www.rurdev.usda.gov/ia/rbcs_RE-EE_Section_9006.html)

On the web at [www.rurdev.usda.gov/fl](http://www.rurdev.usda.gov/fl)

**RENEWABLE ENERGY PROGRAMS  
SECTION 9007-RURAL ENERGY FOR AMERICA PROGRAM  
QUICK REFERENCE FACT SHEET**



Please read the NOSA through and contact the State Office early in the application process for assistance and guidance. Simplified or reduced applications may be accepted for applicants with total eligible project costs under a specified threshold. Applications are to be submitted to the State Office by US Postal Service or courier delivery service at:

**Mr. Joseph M. Mueller,  
B&C Program Director  
USDA, Rural Development  
4440 NW 25th Place  
PO Box 147010  
Gainesville, FL 32614  
Phone: (352) 338-3482**

<b>How much assistance is available?</b>	
Minimum grant	<b>\$2,500</b>
Maximum grant	<b>\$500,000</b>
<b>Maximum grant per applicant per fiscal year \$750,000*</b> <i>(cannot exceed 25% of total eligible project costs)</i> <i>*If project is a combination of Renewable Energy and Energy Efficiency applications.</i>	
Minimum guaranteed loan	<b>\$5,000</b>
Maximum guaranteed loan	<b>\$25,000,000</b>
<b>Minimum grant portion of the combined</b> funding request	<b>\$1,500</b>
<b>Maximum combination grant/guaranteed loan \$25,000,000*</b> <i>(shall not exceed 75% of total eligible project costs)</i> <i>*If project is a combination of Renewable Energy and Energy Efficiency applications.</i>	
Services of a Professional Engineer required for technical report?	Projects with total eligible costs >\$400,000
Business Level Feasibility Study by independent consultant required?	Projects with total eligible costs >\$200,00
Technical Report required?	<b>YES</b>

**Application Guidelines**

	Grant	Guaranteed Loan	Combination Grant & Guaranteed Loan
Who is the applicant?	Agricultural producer or rural small business	A lender is the applicant seeking a guarantee on a loan to an agricultural producer or a rural small business	<b>2 applications are needed.</b> Grant application is from the agricultural producer or the rural small business. Lender submits application for the guaranteed loan.
What are eligible costs?	<ol style="list-style-type: none"> <li>1. Post application purchase and installation of equipment, except agricultural tillage equipment, used equipment and vehicles.</li> <li>2. Post application construction or project improvements, except residential</li> <li>3. Energy audits or assessments</li> <li>4. Permit and license fees</li> <li>5. Professional service fees, except for application preparation.</li> <li>6. Feasibility studies and technical reports</li> <li>7. Business Plans</li> <li>8. Retrofitting</li> <li>9. Limited construction directly pertaining to eligible project costs</li> </ol>	<p>The same eligible costs as listed for a grant, with the addition of:</p> <ol style="list-style-type: none"> <li>10. Working Capital</li> <li>11. Land Acquisition</li> </ol>	Only the guaranteed portion can be used for working capital or land acquisition.

**USDA Rural Development is an equal opportunity Provider, Employer and Lender.  
To file a complaint of discrimination write USDA, Director, Office of Civil Rights,  
1400 Independence Avenue, S.W., Washington, DC 20250-9410  
or call (800) 795-3272 (voice) or (202) 720-6382 (TDD)**



## Section 9007 Feasibility Study Grant Program Fact Sheet

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### PURPOSE

▶ Any renewable energy project (financed through the Rural Energy for America program) in excess of \$200,000 total eligible costs is required to provide a feasibility study. Section 9007 can provide separate financing – grants – for feasibility studies.

### APPLICANT ELIGIBILITY

- ▶ Agricultural producers
- ▶ Small rural businesses that meet SBA small business size standards

### PROJECT ELIGIBILITY

▶ Feasibility study must be for a renewable energy system to be located in a rural area using commercial or pre-commercial technology.

### USE OF GRANT FUNDS

- ▶ Can only be submitted as a stand alone grant application.
- ▶ Cannot be submitted for a renewable energy system project for which a feasibility study has been conducted or funded under any Federal or State program.
- ▶ Can be submitted for a modification to an existing renewable energy system.
- ▶ Eligible costs are those incurred after the application date specific to the development of the feasibility study.
- ▶ The grant funds must be utilized within 24 months from the date of the grant agreement.

### MAXIMUM GRANT AMOUNTS

▶ The maximum grant amount is \$50,000 or up to 25% of total eligible costs.

### APPLICATION PROCESS

▶ An original and one copy of your Application must be received by 4:30 P.M., Friday, July 31, 2009, in the USDA Florida Rural Development State Office.

4440 NW 25<sup>th</sup> Place, Gainesville, Florida, 32606.  
352-338-3496

▶ Separate applications must be submitted for renewable energy system and energy efficiency improvement projects and stand alone feasibility studies. Only one application for each type of project may be submitted per year. A renewable energy application cannot be submitted for FY 2009 if a feasibility study grant application has been submitted in FY 2009 for the same renewable energy system project and vice versa.

▶ For more information about the program and how to apply go to: [http://www.rurdev.usda.gov/ia/rbcs\\_RE-EE\\_grants.html](http://www.rurdev.usda.gov/ia/rbcs_RE-EE_grants.html)

Applicants are advised to submit their applications as far ahead of July 31 as possible to assure the application can be determined complete prior to the deadline.

### SECTION FACTORS

- Energy replacement generation
- Commitment of funds for the feasibility study
- Designation as a small agricultural producer/very small business
- Experience and qualification of the entity identified to perform the feasibility study
- Size of feasibility study grant
- Resources to implement the project

*This is a grant-only program of Rural Development used to help independent agricultural producers enter into value-added activities.*

#### Eligibility

Eligible applicants are:

- Independent producers
- Agricultural producer groups
- Farmer or rancher cooperatives
- Majority-controlled, producer-based business ventures
  - ⇒ Ventures where more than 50% of the ownership and control is held by Independent Producers, or, partnerships, LLCs, LLPs, corporations or cooperatives that are themselves 100 percent owned and controlled by Independent producers.

#### Grant Limits

The maximum amount of federal funds awarded for planning grants and working capital grants is published in the NOSA each year (Notice of Solicitation of Applications). However, priority points will be given to grant requests of less than the maximum. The applicant must have an equivalent match for grant funds, which may be in the form of a line of credit from a lender.

Grant funds may be used to pay up to 50 percent of the costs for carrying out relevant projects. Grant funds and the applicant's matching funds must be spent at approximately the same rate.

#### Eligible Purpose

There are two types of eligible VAPG projects Planning Grants and Working Capital Grants. An application may be for either a Planning Grant or a Working Capital Grant, but not both.

#### PLANNING PROJECTS

Grant funds and the recipient's matching funds may be used to develop a business plan or conduct a feasibility study to establish a viable marketing opportunity for a value-added producer including, but not limited to:

1. Conduct, or hire a qualified consultant to conduct, a feasibility analysis of the proposed value added project to help determine the potential success of the project;
2. Develop, or hire a qualified consultant to develop, a business operations plan that provides comprehensive detail on the management, planning and other operational aspects of the proposed project; and
3. Develop, or hire a qualified consultant to develop, a marketing plan for the proposed Value-Added product(s) including the identification of a market window, potential buyers, a description of the distribution system and possible promotional campaigns;

## VALUE-ADDED PRODUCER GRANT (VAPG)

### Quick Reference Fact Sheet

#### **WORKING CAPITAL PROJECTS**

Grant funds and the recipient's matching funds may be used to provide capital to establish alliances or business ventures that allow the producer of the Value-Added agricultural product to better compete in domestic or international markets. These uses include, but are not limited to, the following:

1. Establish a working capital account to fund operations prior to obtaining sufficient cash flow from operations;
2. Hire counsel to provide legal advice and to draft organizational and other legal documents related to the proposed venture;
3. Hire a Certified Public Accountant or other qualified individual to design an accounting system for the proposed venture; and
4. Pay salaries, utilities and other operating costs such as inventory financing, the purchase of office equipment, computers and supplies and finance other related activities.

#### **Application Requirements**

1. Forms SF 424, 424A, 424B
2. Title Page
3. Table of Contents
4. Executive Summary
5. Eligibility Discussion

6. Proposal Narrative
7. Certification of Matching Funds
8. Verification of Matching Funds

Specific application information and deadlines can be found in the NOSA, which is published in the Federal Register

#### **Application Process**

Applications should be submitted electronically at [www.grants.gov](http://www.grants.gov). Paper applications must be submitted to the Rural Development office at the address listed in the NOSA. The address, telephone, and fax numbers for the Florida contact are as follows:

**Mr. Joseph M. Mueller,  
B&C Program Director  
USDA, Rural Development  
4440 NW 25th Place  
Gainesville, FL 32606  
Phone: 352-338-3482**

For more information on the VAPG, including NOSA information, regulation updates, and application information, visit the value-added website at <http://www.rurdev.usda.gov/rbs/coops/vadg.htm>

# COMMUNITY FACILITIES GUARANTEE PROGRAM

## Quick Reference Guide

*Community Facilities Guaranteed Loans provide financing to improve or develop essential community facilities that serve rural areas.*

### Eligibility

- Not-for-profit Corporations - the entity must have significant ties to the local community such as control by a public body or broadly based ownership and be controlled by members of the local community.
- Public Bodies (cities, counties, districts, etc.) public bodies normally do not pursue guaranteed loans in Florida because Rural Development can not guarantee tax-exempt bonds/obligations
- Federally recognized Indian tribal groups

### Legal Authority and Responsibility

- The borrower shall be responsible for operation, maintenance and management of the facility and providing for its continued availability and use at reasonable rates. The facility may be operated, maintained or managed by a third party under contract, management agreement or written lease.

### Population Limit

- Facilities financed must be located in and primarily serve an incorporated community with a population of 20,000 or less or unincorporated rural areas.

### Test for Credit

- Both borrower and lender must certify credit would be unavailable to the borrower without the guarantee

### Lender's Exposure

- Lender must retain 5% of the total loan amount and it must be of the unguaranteed portion and can not be participated.

### Eligible Loan Purpose

- Construct, enlarge, extend or otherwise improve essential community facilities (any community facility that is essential to the beneficial and orderly development of that community) operated on a nonprofit basis such as:

- Fire, rescue, public safety, health services
- Community, social or cultural services
- Transportation infrastructure such as streets, roads, bridges
- Natural gas distribution systems
- Industrial parks (land acquisition and site preparation only)
- Facilities used primarily for recreation
- Purchase of existing facilities to improve or prevent a loss of service
- Pay the following expenses;
  - > Reasonable fees, costs and interest
  - > Costs of acquiring interest and rights in land.
  - > Purchasing or renting equipment
  - > Initial operating expenses

- Refinancing debt when all of the following exist;

- Debts being refinanced are secondary part of loan (less than 50%)
- Debts being refinanced were incurred for facility or service being currently financed
- Present creditors will not extend or modify terms of the existing debts to an acceptable rate
- Pay obligations for construction incurred before issuance of the Conditional Commitment (only in limited instances)

### Ineligible Loan Purposes

- On-site utility systems of business or industrial buildings in industrial park
- Community antenna television services or facilities
- Facilities not modest in size, design and cost
- Finder's and packager's fees
- New combined sanitary and storm water sewer facilities



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### Interest Rates

- Fixed or variable rate allowed
- A variable rate must be tied to a base rate published periodically in a recognized national or regional financial publication and specifically agreed to by the lender, borrower and Rural Development

### Guarantee Fee/Guarantee Limit

- A guarantee fee of 1% of the guaranteed portion of the loan is required• The maximum loan guarantee is 90%, with the actual percentage based on the specifics of the transaction.

### Loan Terms

- Loan will not exceed 40 years
- Loan will not exceed useful life of facility
- Rural Development may not guarantee any note in which the loan documents provide for payment of interest upon interest or a balloon payment

### Feasibility Requirements

- These instructions do allow some flexibility depending on the size and nature of the project

### Lender Preapplication

- For preapplication, Lender must provide the following;
  - Standard Form 424.2, Preapplication (available from Area Office)
  - State Intergovernment Review
  - Applicant's certification on other credit
  - Lender's certification they would not make the loan without the guarantee
  - Lender's proposed loan terms
  - Supporting documentation;
  - Current financial statements
  - Audits• Organization documents;
  - Certificate of Incorporation
  - Articles of Incorporation
  - Bylaws
  - Existing debt instruments
  - Project write-up, information on the application and the lender's recommendation
  - Form 3575-1 (Application for loan guarantee) available on the web at:  
[www.rurdev.usda.gov/regs/formstoc.html#3500](http://www.rurdev.usda.gov/regs/formstoc.html#3500)

### CONTACTS

#### Florida Area Offices

Crestview - 850-682-2416 X4  
diane.collar@fl.usda.gov

Davenport - 863-420-4833  
vernon.fuller@fl.usda.gov

Lake City - 386-719-5590  
peggy.johns@fl.usda.gov

Marianna - 850-526-2610  
joe.fritz@fl.usda.gov

Ocala - 352-732-7534  
roderick.quinton@fl.usda.gov

Royal Palm Beach - 561-792-2727  
angela.prioleau@fl.usda.gov

#### Florida Sub Offices

N Fort Myers - 239-997-7331  
bonnie.bailey@fl.usda.gov

St. Croix, U.S. VI - 340-773-9146  
kimme.bryce@pr.usda.gov

#### Florida State Office

Gainesville - 352-338-3440



**United States Department of Agriculture  
Rural Development  
Florida/US Virgin Islands**

**COMMUNITY FACILITY GRANTS**

Community Facilities (CF) grants can be used to assist low income rural areas and towns in developing essential public community facilities.

**WHO IS ELIGIBLE?** Eligibility is limited to associations, nonprofit corporations, public bodies, and federally recognized Indian Tribes serving rural areas. Applicants must:

1. Be unable to obtain needed funds from commercial sources at reasonable rates and terms.
2. Have the legal authority necessary for construction, operation, and maintenance of the proposed facility.
3. Propose facilities that are necessary for orderly community development and consistent with the State's USDA, Rural Development, strategic plan;
4. Be located in a rural community having a population of 20,000 or less; and
5. Serve areas where the median household income of the population to be served by the proposed facility is below the higher of the poverty line or 80 percent of the State non-metropolitan median household income.

**HOW MAY FUNDS BE USED?** Grant funds may be used to supplement financial assistance authorized in Rural Development Instruction (RD) 1942-A, "Community Facility Loan", RD Instruction 1942-C, "Fire and Rescue Loans." Funding for the balance of the project may consist of other CF financial assistance (direct or guaranteed loans), applicant contribution, or loans or grants from other sources. Typical facilities include:

<b>HEALTH CARE</b>	<b>TELECOMMUNICATIONS</b>	<b>PUBLIC SAFETY</b>	<b>PUBLIC SERVICES</b>
Clinics, Nursing Homes	Medical or Educational	Communication Centers	Child Care Centers
Rehabilitation Centers	Telecommunication Links	Police or Fire Stations	Adult Day Care
Ambulatory Care Centers	Fire Trucks – Jails	Airports - Libraries	
	Rescue Vehicles	City Halls - Schools	

**WHAT ARE THE FUNDING PRIORITIES?** Projects will be selected based on a priority point system. Projects that will receive priority are those that:

1. Serve small communities with the highest priority going to those with a population of 5,000 or less.
2. Serve very low income communities with the highest priority going to communities with a median household income below the higher of the poverty line or 60 percent of the non-metropolitan median household income (\$39,730) and
3. Provide health care, public safety services identified as necessary in the State Strategic Plan.

**LIMITATION ON GRANT FUNDS:** Grant funds cannot be used to:

1. Pay any annual recurring costs, including purchases or rental that are generally considered to be operating and maintenance expenses;
2. Construct or repair electric generating plants, electric transmission lines, or gas distribution lines to provide services for commercial sale;
3. Refinance existing indebtedness, pay interest, or loan/grant finder's fees;

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"USDA is an equal opportunity provider, employer and lender."  
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14<sup>th</sup> and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD).

## LIMITATION OF GRANT FUNDS CONTINUED

4. Pay any costs of a project where the median household income of the population to be served by the proposed facility is above the higher of the poverty line or 80 percent of the State non-metropolitan median household income;
5. Pay project costs when other loan funding for the project is not equal to, or less than, the current intermediate interest rate for CF loans AS CONTAINED IN 7 CFR, Part 440.1 Exhibit B 6. Pay costs to construct facilities to be used for commercial rental where the applicant has no control over tenants and services offered;
7. Construct facilities primarily for the purpose of housing State, Federal, or quasi-Federal agencies.
8. Finance facilities which are modest in size, design, and cost; and
9. Finance recreation facilities or community antenna television services or facilities.

**HOW ARE APPLICATIONS PROCESSED?** Applicants will be required to submit supporting data before formal application is made. After determining the order of funding priorities, the Agency will tentatively determine eligibility and request applicants to assemble and submit formal applications. See "What are the Funding Priorities?"

**GRANT CLOSINGS AND DISBURSEMENT OF FUNDS:** If a grant is authorized in combination with the CF direct loan program, the loan funds must be expended before grant funds are made available. Grant funds will not be disbursed from the Treasury until they are actually needed by the applicant.

**WHERE IS APPLICATION MADE?** Detailed information and applications are available through the USDA , Rural Development State and Area Offices.

Florida has Area Offices in:

- **CRESTVIEW AREA OFFICE**  
932 N. Ferdon Blvd., Suite B  
Crestview, Florida 32536  
Telephone: (850) 682-2416, ext. 4  
Fax: (850) 682-8731  
E-Mail: [diane.collar@fl.usda.gov](mailto:diane.collar@fl.usda.gov)

**Counties Served:** Escambia, Holmes, Okaloosa, Santa Rosa and Walton

- **MARIANNA AREA OFFICE**  
2741 Pennsylvania Avenue, Suite 5  
Marianna, Florida 32448  
Telephone: (850) 526-2610, ext. 6  
Fax: (850) 526-7534  
E-Mail: [joe.fritz@fl.usda.gov](mailto:joe.fritz@fl.usda.gov)

**Counties Served:** Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Wakulla and Washington

- **LAKE CITY AREA OFFICE \*(see Sub Office information)**  
971 W Duval St, Ste 190  
Lake City, FL 32055-3736  
Phone: 386-719-5590, ext. 101  
Fax: 386-754-4139  
E-Mail: [peggy.johns@fl.usda.gov](mailto:peggy.johns@fl.usda.gov)

**Counties Served:** Baker, Bradford, Clay, Columbia, Duval, Hamilton, Lafayette, Madison, Nassau, Suwannee, St. Johns, Taylor, and Union. (Also serves St. Croix, St. Thomas & St. John, Virgin Islands)\*

**\*ST. CROIX, VI (Sub Office of Lake City)**

5030 Anchorway  
Gallows Bay  
St. Croix, Virgin Islands 00820  
Phone: (340) 773-9146  
FAX: (340) 692-9607  
Email: [kimme.bryce@pr.usda.gov](mailto:kimme.bryce@pr.usda.gov)

**Locations Served:** St. Croix, St. John & St. Thomas, VI

- **OCALA AREA OFFICE**

2303 N.E. Jacksonville Road, Suite 400  
Ocala, Florida 34470  
Telephone: (352) 732-7534, ext. 5  
Fax: (352) 732-9728  
E-Mail: [roderick.quinton@fl.usda.gov](mailto:roderick.quinton@fl.usda.gov)

**Counties Served:** Alachua, Citrus, Dixie, Flagler, Gilchrist, Lake, Levy, Marion, Putnam, Seminole, Sumter and Volusia

- **DAVENPORT AREA OFFICE**

2629 Waverly Barn Road, Suite 129  
Davenport, Florida 33897  
Telephone: (863) 420-4833, ext. 6  
Fax numbers (863) 424-7333  
E-Mail: [vernon.fuller@fl.usda.gov](mailto:vernon.fuller@fl.usda.gov)

**Counties Served:** Brevard, Hernando, Hillsborough, Orange, Osceola, Pasco, Pinellas, and Polk

- **ROYAL PALM BEACH AREA OFFICE \*(see Sub Office information)**

420 S. State Road 7 Suite 166  
Royal Palm Beach, Florida 33411  
Phone: (561) 792-2727, ext. 5  
Fax: (561) 792-2711  
E-Mail: [angela.prioleau@fl.usda.gov](mailto:angela.prioleau@fl.usda.gov)

**Counties Served from West Palm:** Broward, Dade, Glades, Hendry, Highlands, Indian River, Martin, Monroe, Okeechobee, Palm Beach and St. Lucie

- **\*N. FT. MYERS (Sub Office of WPB)**

3434 Hancock Bridge Pkwy., Suite 209-A  
N. Ft. Myers, Florida 33903-7005

Telephone: (239) 997-7331  
FAX: (239) 997-7557  
E-Mail: [bonnie.bailey@fl.usda.gov](mailto:bonnie.bailey@fl.usda.gov)

**Counties Served from North Fort Myers:** Charlotte, Collier, DeSoto, Hardee, Lee, Manatee, and Sarasota



(Revised 8/31/09)



**United States Department of Agriculture  
Rural Development  
Florida/US Virgin Islands**

## **Guaranteed and Direct Loans Financing for Small Municipal & Rural Community Facility Projects**

Rural Development makes Guaranteed and Direct Loans for essential community facility projects in eligible rural areas.

Public bodies, nonprofit corporations and federally recognized Indian Tribes are eligible to apply. Projects must be located in rural areas or small incorporated towns and cities not larger than 20,000 population based on the latest decennial Census of the United States.

To qualify applicants must be unable to obtain the financing from other credit sources at reasonable rates and terms.

Funds can be used for construction, land acquisition, legal fees, architect fees, capitalized interest, equipment, initial operation and maintenance costs, project contingencies, and any other cost that is determined by Rural Development to be necessary for the completion of the project.

### **Interest Rates:**

Guaranteed Loans - As negotiated by the lender and applicant and determined to be reasonable. May be fixed or variable rate.

### **Direct Loans:**

Market Rate - Available to applicants whose project service area income is greater than the State non-metropolitan income (NMHI) \$39,730 for Florida.

Intermediate Rate - Available to applicants whose project service area income is not more than the State NMHI and who otherwise do not qualify for the poverty rate.

Poverty Rate - Available to applicants whose project service area income is below the latest established nationwide poverty level (currently \$20,050) or below 80 percent of the State NMHI (80% of \$39,730 = \$31,784) and there are existing health/sanitation conditions that would be alleviated with the proposed project so as to comply with regulatory agencies' established standards. The health/sanitation provisions do not apply to health care and related facilities that provide direct health care to the public.

*Committed to the future of rural communities.*

"USDA is an equal opportunity provider, employer and lender."  
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14<sup>th</sup> and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD).

\*\*\*A two percent increase in interest rate may be assessed when a project is built on prime farmland.

Rates are subject to change quarterly (January 1, April 1, July 1, October 1). The market rate is based on the performance of the Bond Buyer Index. The intermediate rate is set halfway between the poverty and market rates but will not to exceed 7 percent. Rates are fixed and the maximum rate is established at the time the loan is approved. If rates drop by the time the loan is closed, the applicant is afforded the opportunity to receive the lower rate.

**Repayment Terms:** Up to 40 years for both direct and guaranteed loans based on applicant's legal authority, type of security offered, and the expected useful life of the facility.

**Security -- Guaranteed and Direct Loans:**

- ✦ **Public Bodies** - Revenue Bonds, General Obligation Bonds, Special Assessment Bonds. Guaranteed loans may not be secured by tax-exempt obligations.
- ✦ **Non-Profit Corporations** - Promissory Notes, Real Estate Mortgages, Financing Statements, Security Agreements.

**Maximum Amounts:**

- ✦ **Direct Loans** - may be obtained for 100 percent of eligible project costs subject to adequate security, ability to repay, applicant's authority to borrow, and availability of funds.
- ✦ **Guaranteed loans** - same as for direct loans as determined by private lender and approved by Rural Development. The guarantee is usually 80 percent of the loan amount, however, a 90 percent guarantee may be authorized under special circumstances.

For direct loans eligibility of an applicant can be determined by filing a pre-application package with the appropriate Rural Development **Area Office**. Eligible applicants will be invited to file an application subject to the availability of funds. USDA Rural Development personnel will directly assist the applicant in the preparation of the loan/grant docket. After eligibility is determined but prior to the development of the application docket, Rural Development must:

1. Review and approve the preliminary architectural report.
2. Review and approve the architectural services agreement
3. Complete the environmental review and assess the impact of the project on the human environment to include required public notifications.
4. Obtain or verify any other information that is necessary to determine eligibility and feasibility, depending on the nature of the project being financed.

**Application is to be filed with the Rural Development Area Office serving the county in which the project is located. Area Office staff will gladly discuss services available from Rural Development and provide guidance on the preparation of applications for assistance.**

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Florida has Area Offices in:

- **CRESTVIEW AREA OFFICE**  
932 N. Ferdon Blvd., Suite B  
Crestview, FL 32536  
Telephone: (850) 682-2416, ext. 4  
Fax: (850) 682-0096  
E-Mail: [diane.collar@fl.usda.gov](mailto:diane.collar@fl.usda.gov)

Counties Served: Escambia, Holmes, Okaloosa, Santa Rosa and Walton

- **MARIANNA AREA OFFICE**  
2741 Pennsylvania Avenue, Suite 5  
Marianna, FL 32448-4014  
Telephone: (850) 526-2610, ext. 6  
Fax: (850) 526-7534  
E-Mail: [joe.fritz@fl.usda.gov](mailto:joe.fritz@fl.usda.gov)

Counties Served: Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Wakulla and Washington

- **LAKE CITY AREA OFFICE \*(see Sub Office information)**  
971 W Duval St, Ste 190  
Lake City, FL 32055-3736  
Phone: 386-719-5590, ext. 101  
Fax: 386-754-4139  
E-Mail: [peggy.johns@fl.usda.gov](mailto:peggy.johns@fl.usda.gov)

Counties Served: Baker, Bradford, Clay, Columbia, Duval, Hamilton, Lafayette, Madison, Nassau, Suwannee, St. Johns, Taylor, and Union. (Also serves St. Croix, St. Thomas & St. John, Virgin Islands)\*

**\*ST. CROIX, VI (Sub Office of Lake City)**

5030 Anchorway  
Gallows Bay  
St. Croix, Virgin Islands 00820  
Phone: (340) 773-9146  
FAX: (340) 692-9607  
Email: [kimme.bryce@pr.usda.gov](mailto:kimme.bryce@pr.usda.gov)

Locations Served: St. Croix, St. John & St. Thomas, VI

- **OCALA AREA OFFICE**  
 2441 NE Third Street, Suite 204-1  
 Ocala, FL 34470  
 Telephone: (352) 732-7534, ext. 5  
 Fax: (352) 732-9728  
 E-Mail: [roderick.quainton@fl.usda.gov](mailto:roderick.quainton@fl.usda.gov)

Counties Served: Alachua, Citrus, Dixie, Flagler, Gilchrist, Lake, Levy, Marion, Putnam, Seminole, Sumter and Volusia

- **DAVENPORT AREA OFFICE**  
 2629 Waverly Barn Road, Suite 129  
 Davenport, FL 33897  
 Telephone: (863) 420-4833, ext. 6  
 Fax numbers (863) 424-7333  
 E-Mail: [vernon.fuller@fl.usda.gov](mailto:vernon.fuller@fl.usda.gov)

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- **ROYAL PALM BEACH AREA OFFICE \*(see Sub Office information)**  
 420 S. State Road 7 Suite 166  
 Royal Palm Beach, FL 33411  
 Phone: (561) 792-2727, ext 5  
 Fax: (561) 792-2711  
 E-Mail: [angela.prioleau@fl.usda.gov](mailto:angela.prioleau@fl.usda.gov)

Counties Served from West Palm: Broward, Dade, Glades, Hendry, Highlands, Indian River, Martin, Monroe, Okeechobee, Palm Beach and St. Lucie

- **\*N. FT. MYERS (Sub Office of WPB)**  
 3434 Hancock Bridge Pkwy., Suite 209-A  
 N. Ft. Myers, FL 33903-7005  
 Telephone: (239) 997-7331  
 FAX: (239) 997-7557  
 E-Mail: [bonnie.bailey@fl.usda.gov](mailto:bonnie.bailey@fl.usda.gov)

Counties Served from North Fort Myers: Charlotte, Collier, DeSoto, Hardee, Lee, Manatee, and Sarasota



Revised 8/31/09



## Categories

HOME

- [Accounting](#)
- [After School Programs](#)
- [Applying for Tax Exemption](#)
- [Annual Campaign](#)
- [Annual Giving](#)
- [Annual Reporting](#)
- [Board Development](#)
- [Board Guide](#)
- [Board Paradox](#)
- [Budget Basics](#)
- [Business Plan](#)
- [Cause Marketing](#)
- [Charitable Refunds](#)
- [Charitable Solicitation](#)
- [Charity Search](#)
- [Coaching](#)
- [Comm. Foundations](#)
- [Comm. Initiatives](#)
- [Contribution Rules](#)
- [Contribution Letter](#)
- [Creating Income](#)
- [Crisis Management](#)
- [Direct Mail](#)
- [Disclosure Rules](#)
- [Disaster Relief](#)
- [Diversified Nonprofit Service](#)
- [Donation Rules](#)
- [Electronic Filing](#)
- [Employee Handbook](#)
- [Employment Law](#)
- [Executive Coaching](#)
- [Evaluation](#)
- [Facility Management](#)
- [Faith Based Initiatives](#)
- [Feasibility Studies](#)
- [Federal Grants](#)
- [Filing A Complaint](#)
- [Financial Management](#)
- [Fiscal Sponsorship](#)
- [Form 1023](#)
- [Form 990 & 990EZ](#)
- [Foundations](#)
- [Foundation Master File](#)
- [Fundraising Ideas](#)
- [Frequently Asked Questions](#)
- [Grant Writing](#)
- [Hiring Key Employees](#)
- [Income Opportunities](#)
- [Individual Assistance](#)
- [Insurance Needs](#)
- [International Grants](#)
- [Loan Programs](#)
- [IRS Topic Index](#)
- [Lobbying Regulations](#)
- [Lost 501c3 Letter](#)
- [Marketing Your Nonprofit](#)



## How Do You Compare to Your Peers?

### Foundation Master File

More and more foundations are using the internet to reach people they would not have otherwise been able to reach, allowing them to make their mission known worldwide.

The following is one of the most comprehensive listings of foundation websites on the web offered for **FREE**. If you find a foundation website we missed let us know by [clicking here](#) so we can add them to our list. **Last Update: 11-30-10**

- |                               |                                 |                                  |                                  |
|-------------------------------|---------------------------------|----------------------------------|----------------------------------|
| • <a href="#">Alabama</a>     | • <a href="#">Illinois</a>      | • <a href="#">Montana</a>        | • <a href="#">Rhode Island</a>   |
| • <a href="#">Alaska</a>      | • <a href="#">Indiana</a>       | • <a href="#">Nebraska</a>       | • <a href="#">South Carolina</a> |
| • <a href="#">Arizona</a>     | • <a href="#">Iowa</a>          | • <a href="#">Nevada</a>         | • <a href="#">South Dakota</a>   |
| • <a href="#">Arkansas</a>    | • <a href="#">Kansas</a>        | • <a href="#">New Hampshire</a>  | • <a href="#">Tennessee</a>      |
| • <a href="#">California</a>  | • <a href="#">Kentucky</a>      | • <a href="#">New Jersey</a>     | • <a href="#">Texas</a>          |
| • <a href="#">Colorado</a>    | • <a href="#">Louisiana</a>     | • <a href="#">New Mexico</a>     | • <a href="#">Utah</a>           |
| • <a href="#">Connecticut</a> | • <a href="#">Maine</a>         | • <a href="#">New York</a>       | • <a href="#">Vermont</a>        |
| • <a href="#">Delaware</a>    | • <a href="#">Maryland</a>      | • <a href="#">North Carolina</a> | • <a href="#">Virginia</a>       |
| • <a href="#">Florida</a>     | • <a href="#">Massachusetts</a> | • <a href="#">North Dakota</a>   | • <a href="#">Washington</a>     |
| • <a href="#">Georgia</a>     | • <a href="#">Michigan</a>      | • <a href="#">Ohio</a>           | • <a href="#">West Virginia</a>  |
| • <a href="#">Hawaii</a>      | • <a href="#">Minnesota</a>     | • <a href="#">Oklahoma</a>       | • <a href="#">Wisconsin</a>      |
| • <a href="#">Idaho</a>       | • <a href="#">Mississippi</a>   | • <a href="#">Oregon</a>         | • <a href="#">Wyoming</a>        |
|                               | • <a href="#">Missouri</a>      | • <a href="#">Pennsylvania</a>   |                                  |

Other Foundation Listings: [District of Columbia](#) & [Virgin Islands](#)

Web  www.nonprofitexpert.com



## How Do You Compare to Your Peers?