



A&A Union Road LLC

[Instructions and Insurance Requirements Document](#)

Section I: Applicant Background Information

Please answer all questions. Use "None" or "Not Applicable" where necessary. Information in this application may be subject to public review under New York State Law.

Applicant Information - Company Receiving Benefit

Project Name Aebly and Associates Insurance Services, Inc.
Project Summary Construction of a new Insurance Office Building
Applicant Name A&A Union Road, LLC
Applicant Address 3638 Seneca Street
Applicant Address 2
Applicant City West Seneca
Applicant State New York
Applicant Zip 14224
Phone (716) 479-4620
Fax (716) 675-2104
E-mail jaebly@aeblyandassociates.com
Website www.aeblyandassociates.com
NAICS Code 524210, 524298 & 524292

Business Organization

Type of Business Limited Liability Company
Year Established 1976
State in which Organization is established New York

Individual Completing Application

Name Julius W. Aebly, Jr.
Title President
Address 3638 Seneca St
Address 2
City West Seneca
State New York
Zip 14224
Phone (716) 479-4620

Fax (716) 675-2104

E-Mail jaebly@aeblyandassociates.com

Company Contact (if different from individual completing application).

Name

Title

Address

Address 2

City

State

Zip

Phone

Fax

E-Mail

Company Counsel

Name of Attorney Brian Attea

Firm Name Attea & Attea, P.C.

Address 11 Main Street

Address 2

City Hamburg

State New York

Zip 14075

Phone (716) 648-7000

Fax (713) 648-7001

E-Mail battea@attealaw.com

Benefits Requested (select all that apply).

Exemption from Sales Tax Yes

Exemption from Mortgage Tax Yes

Exemption from Real Property Tax Yes

Tax Exempt Financing* No

* (typically for not-for-profits & small qualified manufacturers)

Applicant Business Description

Describe in detail company background, history, products and customers. Description is critical in determining eligibility. Also list all stockholders, members, or partners with % ownership greater than 20%.

Julius W Aebly Jr is the 100% owner of Aebly and Associates Insurance Services, Inc. A&A Union Road, LLC. is also 100% owned by Julius W Aebly, Jr. and is the company that owns the real property and the soon to be constructed insurance office building that will be located at 1471 Union Rd. The insurance firm of Aebly and Associates Insurance Services, Inc. will be the sole tenant of A&A Union Road, LLC located at 1471 Union Rd. Our insurance firm is a diversified firm covering a wide area of insurance back-office operations and policy holder services. Our clients include policyholders of individual type insurance such as auto, home and life insurance; business clients who have business type insurance such as property, liability, worker compensation, employee benefits and other employer-based insurance for employees; and payroll services for employers. Some of our clients are fee-based clients that pay us for insurance advisory and consulting services. We also provide Third Party Administrative (TPA) services through the processing of claims and management of health care accounts such as Flexible Spending Accounts (FSA's) and Health Reimbursement Arrangements (HRA's) and Health Savings Accounts (HSA's). Less than 2% of our business includes client visits to our office, which would be for the rare occurrence when an individual client stops by the office to pay an auto insurance premium, for example, as opposed to paying their premiums like almost all clients do via US mail or bank/credit card payments online. All in-person business client interactions are conducted at our clients place of business which is away from our insurance office. The staff in our insurance office are conducting what we call back-office operations, which includes the processing of insurance claims, talking to clients and insurers over the phone about insurance matters, printing and mailing insurance policies, endorsements and ID cards, data entry, online processing of policyholder transactions with our different insurers and payroll processing to name a few.

Estimated % of sales within Erie County	95 %
Estimated % of sales outside Erie County but within New York State	4 %
Estimated % of sales outside New York State but within the U.S.	1 %
Estimated % of sales outside the U.S.	0 %

(*Percentage to equal 100%)

For your operations, company and proposed project what percentage of your total annual supplies, raw materials and vendor services are purchased from firms in Erie County?

90

Describe vendors within Erie County for major purchases

Carmina, Wood, Morris, P.C., Hopkins, Sorgi & McCarthy PLLC, Attea & Attea, P.C., Picone Construction, CTS Contracting, Kenny Carpets, Global Quest, Prem Com, Toshiba, CTS Contracting and more local providers. Subcontractors and their suppliers are all intended to be local businesses as well.

Section II: Eligibility Questionnaire - Project Description & Details

Project Location

Address of Proposed Project Facility

1471 Union Road

Town/City/Village of Project Site

West Seneca

School District of Project Site

West Seneca Central School District

Current Address (if different)

3638 Seneca Street

Current Town/City/Village of Project Site (if different)

West Seneca

SBL Number(s) for proposed Project

134.59-4-28.1

What are the current real estate taxes on the proposed Project Site

4512.79 County & Town Tax; School tax = \$3,298.21

If amount of current taxes is not available, provide assessed value for each.

Land

\$ 0

Building(s)

\$ 0

If available include a copy of current tax receipt.

Are Real Property Taxes current at project location?

Yes

If no please explain

*The ECIDA has an unpaid tax policy and you will be required to certify all taxes and PILOTS are current.

Does the Applicant or any related entity currently hold fee title or have an option/contract to purchase the Project site?

Yes

If No, indicate name of present owner of the Project Site**Does Applicant or related entity have an option/contract to purchase the Project site?**

Yes

Describe the present use of the proposed Project site (vacant land, existing building, etc.)

I currently own this land which has two very old and run-down structures situated on the site. These buildings will be demolished and then we will proceed with a commercial redevelopment project on this site.

Provide narrative and purpose of the proposed project (new build, renovations) square footage of existing and new construction contemplated and/or equipment purchases. Identify specific uses occurring within the project. Describe any and all tenants and any/all end users: (This information is critical in determining project eligibility)

Julius W Aebly Jr is the 100% owner of Aebly and Associates Insurance Services, Inc. A&A Union Road, LLC. is also 100% owned by Julius W Aebly, Jr. and is the company that owns the real property and the soon to be constructed insurance office building that will be located at 1471 Union Rd. The insurance firm of Aebly and Associates Insurance Services, Inc. will be the sole tenant of A&A Union Road, LLC located at 1471 Union Rd. Our insurance firm is a diversified firm covering a wide area of insurance back-office operations. Our clients include policyholders of individual type insurance such as auto, home and life insurance; business clients who have business type insurance such as property, liability, worker compensation, employee benefits and other employer-based insurance for employees; and payroll services for employers. Some of our clients are fee-based clients that pay us for insurance advisory and consulting services. We also provide Third Party Administrative (TPA) services through the processing of claims and management of health care accounts such as Flexible Spending Accounts (FSA's) and Health Reimbursement Arrangements (HRA's) and Health Savings Accounts (HSA's). The staff in our insurance office are conducting what we call back-office operations, which includes the processing of insurance claims, talking to clients and insurers over the phone about insurance matters, printing and mailing insurance policies, endorsements and ID cards, data entry, online processing of policyholder transactions with our different insurers and payroll processing to name a few. We are a growing firm who has no more space at our current two locations of 3638 Seneca Street and 3640 Seneca Street in West Seneca, NY. Our current office configuration in two separate buildings is not efficient and locating all employees in one location will not only allow us to operate more efficiently, but it will also provide us with the updated office environment needed to compete in hiring additional professional staff and grow our business. Both 3638 Seneca Street and 3640 Seneca Street buildings will be sold to another company or companies upon completion of this new office building project. The insurance business is highly competitive and, in WNY it is very difficult to find, train and retain an educated professional staff that is necessary to the successful operation of my business. A high skill level and years of insurance industry experience are critical for the professional performance of our operation. COVID has dramatically heightened this difficulty as employers and employees alike have been trained to accept, embrace, and demand remote work. This fundamental shift in the way people work has opened the door to competitors from across the US who are finding and hiring our local employees and who are being lured away with the offer to work from home rather than an office. Our new office building, with its open spaces, glass interior walls, brick facade and other appealing aesthetics will provide an environment that employees will embrace and look forward to spending their day. The cost of new construction, labor, materials and supplies, new desks, computers, office furniture etc. have risen dramatically since the onset of COVID and the supply chain issues. Inflation has now magnified the problem. The financial assistance provided by this program will give me the ability to proceed with this project, which would otherwise be unattainable. And this new professional office building will provide me with the opportunity to not only retain our existing staff of 13 employees, but to also hire 2 new full-time employees to help grow our business. The construction of our new state-of-the-art office building embodies the new building design and vision of West Seneca as a growing community within Erie County that will help to attract other businesses and employees from other parts of Erie County and underscores our long-term presence and financial commitment to West Seneca and Erie County. The redevelopment project consists of a 2-story Professional Office Building with a footprint of approximately 3,080 square feet (total sq ft of approximately 6,160) that will be occupied 100% by my insurance business, Aebly and Associates Insurance Services, Inc. and will be professional office space used for our insurance back-office operations. The redevelopment project includes all related site improvements as depicted in our site plan and prepared by our architects Carmina, Wood Morris, DPC. The project was reviewed by the Town of West Seneca Planning Board during its meeting on October 14, 2021, and it adopted a resolution by a unanimous vote recommending approval of the rezoning portion of the Project Site. In a letter dated February 8, 2022, from the Town of West Seneca Planning Board it was stipulated that their office reviewed the fully engineered plans and reports submitted by Carmina Wood Morris and determined that the project substantially conforms to the Town's engineering requirements. This new building, which will be a state of the art, paperless and highly visible office building will afford us the opportunity to not only retain but also attract new employees looking to be part of a growing professional insurance business.

Municipality or Municipalities of current operations

Town of West Seneca

Will the Proposed Project be located within a Municipality identified above?

Yes

Will the completion of the Project result in the removal of an industrial or manufacturing plant of the project occupant from one area of the state to another area of the state OR in the abandonment of one or more plants or facilities of the project occupant located within the state?

No

If the Proposed Project is located in a different Municipality within New York State than that Municipality in which current operations are being undertaken, is it expected that any of the facilities in any other Municipality will be closed or be subject to reduced activity?

No

(If yes, you will need to complete the Intermunicipal Move Determination section of this application)

Is the project reasonably necessary to prevent the project occupant from moving out of New York State?

Yes

If yes, please explain and identify out-of-state locations investigated, type of assistance offered and provide supporting documentation available

No out-of-state sites have been investigated up to this point, but one thing COVID has taught us is that our business can operate with very little disruption while our staff work on a remote basis. Case in point, our offices were closed for approximately 7 months during the entire pandemic. All employees, including myself, worked on a remote basis. I worked from my Florida location for a number of those months and our business did not suffer because of this. Many employees have been asking for more remote work which I will consider going forward. And although it's unlikely that my entire West Seneca office staff would move out of state, there certainly could be enough employees who I transition to remote work, which would then make this project unnecessary.

Have you contacted or been contacted by other Local, State and/or Federal Economic Development Agencies?

No

If yes, please indicate the Agency and nature of inquiry below

If the Project could be undertaken without Financial Assistance provided by the Agency, then provide a statement in the space provided below indicating why the Project should be undertaken by the Agency:

If Financial Assistance were unavailable then I fear it would be highly likely that I would remain in my current office space in West Seneca, which provides no room for growth, and I would most likely be forced to just maintain our operations as is with more remote staff. Our current office building is old, unattractive, cramped and an impediment to maintaining and growing staff. I cannot see a scenario where this Project can be undertaken without the Financial Assistance provide by this Agency.

Describe the reasons why the Agency's financial assistance is necessary, and the effect the Project will have on the Applicant's business or operations. Focus on competitiveness issues, project shortfalls, etc... Your eligibility determination will be based in part on your answer (attach additional pages if necessary)

The insurance business is highly competitive and, in WNY it is very difficult to find, train and retain an educated professional staff that is necessary to the successful operation of my business. A high skill level and years of insurance industry experience are critical for the professional performance of our operation. COVID has dramatically heightened this difficulty as employers and employees alike have been trained to accept, embrace, and demand remote work. This fundamental shift in the way people work has opened the door to competitors from across the US who are finding and hiring our local employees and who are being lured away with the offer to work from home rather than an office. Our new office building, with its open spaces, glass interior walls, brick facade and other appealing aesthetics will provide an environment that employees will embrace and look forward to spending their day. The cost of new construction, labor, materials and supplies, new desks, computers, office furniture etc. have risen dramatically since the onset of COVID and the supply chain issues. Inflation has now magnified the problem. The financial assistance provided by this program will give me the ability to proceed with this project, which would otherwise be unattainable. And this new professional office building will provide me with the opportunity to retain existing staff, hire new employees and grow our business.

Please confirm by checking the box, below, if there is likelihood that the Project would not be undertaken but for the Financial Assistance provided by the Agency

Yes

If the Applicant is unable to obtain Financial Assistance for the Project, what will be the impact on the Applicant and Erie County?

I would remain in my current location, and I would not be able to hire any new employees as we have no more space and no room for growth. I would also most likely lose some existing staff who have expressed concerns about our current office building environment. Consequently, Erie County would most likely realize less revenue from our operation as we lose staff and lose revenue and not add new staff and new revenue which comes with a growing business. Additionally, if I need to hire staff without the prospect of moving into our new office building I will have to look for remote workers anywhere within NY or outside of NY.

Will project include leasing any equipment?

Yes

If yes, please describe equipment and lease terms.

Multi-purpose copier/scan/print/fax machines

Site Characteristics

Is your project located near public transportation?

Yes

If yes describe if site is accessible by either metro or bus line (provide route number for bus lines)

15 & # 42 Bus Line - Southgate Plaza

Has a project related site plan approval application been submitted to the appropriate planning department?

Yes

If Yes, include the applicable municipality's and/or planning department's approval resolution, the related State Environmental Quality Review Act ("SEQR") "negative declaration" resolution, if applicable, and the related Environmental Assessment Form (EAF), if

applicable.

If No, list the ECIDA as an “Involved Agency” on the related EAF that will be submitted to the appropriate municipality and/or planning department for site plan approval.

Will the Project meet zoning/land use requirements at the proposed location?

Yes

Describe the present zoning/land use

The west building on the lot is a 2-story home that was used for residential rental purposes. The rear 2 story structure has a 3 bay garage previously used for limousine storage with the second floor used as an office for the limousine business. The property class is currently 439

Describe required zoning/land use, if different

The newly constructed office building will have only 1 tenant: Aebly and Associates Insurance Services, Inc. The applicable property class is 464 for Office Building

If a change in zoning/land use is required, please provide details/status of any request for change of zoning/land use requirements

At the January 26, 2022, Zoning Board of Appeals meeting, a variance was granted for Property located at 1471 Union Road to construct a 2-story office building with 1) 22' rear yard setback; 2) 8-parking spaces. There is an easement to the adjoining property for additional parking.

Is the proposed Project located on a site where the known or potential presence of contaminants is complicating the development/use of the property?

No

If yes, please explain

Has a Phase I Environmental Assessment been prepared, or will one be prepared with respect to the proposed Project Site?

Yes

If yes, please provide a copy.

Have any other studies, or assessments been undertaken with respect to the proposed Project Site that indicate the known or suspected presence of contamination that would complicate the site's development?

No

If yes, please provide copies of the study.

If you are purchasing new machinery and equipment, does it provide demonstrable energy efficiency benefits?

Yes

If yes, describe the efficiencies achieved

Toshiba brochure indicating energy efficiency compliance is attached

You may also attach additional information about the machinery and equipment at the end of the application.

Does or will the company or project occupant perform research and development activities on new products/services at the project location?

No

If yes, include percentage of operating expenses attributed to R&D activities and provide details.

Select Project Type for all end users at project site (you may check more than one).

For purposes of the following, the term “retail sales” means (i) sales by a registered vendor under Article 28 of the Tax Law of the State of New York (the “Tax Law”) primarily engaged in the retail sale of tangible personal property (as defined in Section 1101(b)(4)(i) of the Tax Law), or (ii) sales of a service to customers who personally visit the Project.

Will customers personally visit the Project site for either of the following economic activities? If yes with respect to either economic activity indicated below, you will need to complete the Retail section of this application.

Retail Sales No

Services No

Please check any and all end uses as identified below.

No Acquisition of Existing Facility **No Assisted Living** **Yes Back Office**
No Civic Facility (not for profit) **No Commercial** **No Equipment Purchase**
No Facility for the Aging **No Industrial** **No Life Care Facility (CCRC)**
No Market Rate Housing **No Mixed Use** **No Multi-Tenant**
No Retail **No Senior Housing** **No Manufacturing**
No Renewable Energy **No Other**

For proposed facility please include the square footage for each of the uses outlined below

If applicant is paying for FFE for tenants, include in cost breakdown.

			Cost	% of Total Cost
Manufacturing/Processing	square feet	\$	0	0%
Warehouse	square feet	\$	0	0%
Research & Development	square feet	\$	0	0%
Commercial	square feet	\$	0	0%
Retail	square feet	\$	0	0%
Office	6,160 square feet	\$	2,594,729	100%
Specify Other	square feet	\$	0	0%

If you are undertaking new construction or renovations, are you seeking LEED certification from the US Green Building Council?

No

If you answered yes to question above, what level of LEED certification do you anticipate receiving? (Check applicable box)

<BLANK>

Provide estimate of additional construction cost as a result of LEED certification you are seeking < BLANK >

Will project result in significant utility infrastructure cost or uses No

What is the estimated project timetable (provide dates).

Start date : acquisition of equipment or construction of facilities

5/1/2022

End date : Estimated completion date of project

1/1/2023

Project occupancy : estimated starting date of occupancy

1/1/2023

Capital Project Plan / Budget

Estimated costs in connection with Project

1.) Land and/or Building Acquisition

\$ 214,000 square feet acres

2.) New Building Construction

\$ 2,594,729 6,160 square feet

3.) New Building addition(s)

\$ 0 square feet

4.) Reconstruction/Renovation

\$ 0 square feet

5.) Manufacturing Equipment

\$ 0

6.) Infrastructure Work

\$ 42,000

7.) Non-Manufacturing Equipment: (furniture, fixtures, etc.)

\$ 150,000

8.) Soft Costs: (Legal, architect, engineering, etc.)

\$ 110,000

9.) Other Cost

\$ 0

Explain Other Costs

Total Cost \$ 3,110,729

Construction Cost Breakdown:

Total Cost of Construction	\$ 2,636,729 (sum of 2, 3, 4 and 6 in Project Information, above)
Cost of materials	\$ 1,600,000
% sourced in Erie County	100%

Sales and Use Tax:

Gross amount of costs for goods and services that are subject to State and local sales and use tax- said amount to benefit from the Agency's sales and use tax exemption benefit \$ 1,900,000

Estimated State and local Sales and Use Tax Benefit (product of 8.75% multiplied by the figure, above): \$ 166,250

** Note that the estimate provided above will be provided to the New York State Department of Taxation and Finance. The Applicant acknowledges that the transaction documents may include a covenant by the Applicant to undertake the total amount of investment as proposed within this Application, and that the estimate, above, represents the maximum amount of sales and use tax benefit that the Agency may authorize with respect to this Application. The Agency may utilize the estimate, above, as well as the proposed total Project Costs as contained within this Application, to determine the Financial Assistance that will be offered.

Project refinancing estimated amount, if applicable (for refinancing of existing debt only) \$ 0

Have any of the above costs been paid or incurred as of the date of this Application? Yes

If Yes, describe particulars: Land acquisition costs, infrastructure work and soft costs.

Sources of Funds for Project Costs:

Equity (excluding equity that is attributed to grants/tax credits):	\$ 516,000
Bank Financing:	\$ 2,750,000
Tax Exempt Bond Issuance (if applicable):	\$ 0
Taxable Bond Issuance (if applicable):	\$ 0
Public Sources (Include sum total of all state and federal grants	\$ 0

and tax credits):

Identify each state and federal grant/credit: (ie Historic Tax Credit, New Market Tax Credit, Brownfield, Cleanup Program, ESD, other public sources) 0

Total Sources of Funds for Project Costs: \$3,266,000

Have you secured financing for the project? No

Mortgage Recording Tax Exemption Benefit:

Amount of mortgage, if any that would be subject to mortgage recording tax:

Mortgage Amount (include sum total of construction/permanent/bridge financing). 2,750,000

Lender Name, if Known

Estimated Mortgage Recording Tax Exemption Benefit (product of mortgage amount as indicated above multiplied by 3/4 of 1%): \$20,625

Real Property Tax Benefit:

Identify and describe if the Project will utilize a real property tax exemption benefit other than the Agency's PILOT benefit (485-a, 485-b, other):

IDA PILOT Benefit: Agency staff will indicate the estimated amount of PILOT Benefit based on estimated Project Costs as contained herein and anticipated tax rates and assessed valuation, including the annual PILOT Benefit abatement amount for each year of the PILOT benefit and the sum total of PILOT Benefit abatement amount for the term of the PILOT as depicted in the PILOT worksheet in the additional document section.

Percentage of Project Costs financed from Public Sector sources: Agency staff will calculate the percentage of Project Costs financed from Public Sector sources based upon the Sources of Funds for Project Costs as depicted above. The percentage of Project Costs financed from public sector sources will be depicted in the PILOT worksheet in the additional document section.

ECIDA encourages applicants to utilize MBE/WBE contractors for their projects. Describe your company's internal practices that promote MBE/WBE hiring and utilization

MBE/WBE Utilization Questionnaire is attached

Is project necessary to expand project employment?

Yes

Is project necessary to retain existing employment?

Yes

Will project include leasing any equipment?

Yes

If yes, please describe equipment and lease terms.

Multi-purpose copier/scan/print/fax machines

Employment Plan (Specific to the proposed project location).

The Labor Market Area consists of the following six counties: Erie, Niagara, Chautauqua, Cattaraugus, Wyoming and Genessee.

By statute, Agency staff must project the number of FTE jobs that would be retained and created if the request for Financial Assistance is granted. Agency staff will project such jobs over the TWO Year time period following Project completion. Agency staff converts PT jobs into FTE jobs by dividing the number of PT jobs by two (2).

Current # of jobs at proposed project location or to be	If financial assistance is granted – project the	If financial assistance is granted – project the number of FT and PT	Estimate number of residents of the Labor Market Area in which
----------------------------------------------------------------	---------------------------------------------------------	-----------------------------------------------------------------------------	-----------------------------------------------------------------------

	relocated at project location	number of FT and PT jobs to be retained	jobs to be created upon 24 months (2 years) after Project completion	the project is located that will fill the FT and PT jobs to be created upon 24 months (2 years) after project completion **
Full time	12	12	2	2
Part time	1	1	0	0
Total	13	13	2	

Salary and Fringe Benefits for Jobs to be Retained and Created

Category of Jobs to be Retained and/or Created	# of Employees Retained and/or Created	Average Salary for Full Time	Average Fringe Benefits for Full Time	Average Salary for Part Time (if applicable)	Average Fringe Benefits for Part Time (if applicable)
Management	2	\$ 91,000	\$ 22,051	\$ 0	\$ 0
Professional	12	\$ 54,750	\$ 67,600	\$ 0	\$ 0
Administrative	1	\$ 0	\$ 0	\$ 36,420	\$ 1,377
Production	0	\$ 0	\$ 0	\$ 0	\$ 0
Independent Contractor	0	\$ 0	\$ 0	\$ 0	\$ 0
Other	0	\$ 0	\$ 0	\$ 0	\$ 0

** Note that the Agency may utilize the foregoing employment projections, among other items, to determine the financial assistance that will be offered by the Agency to the Applicant. The Applicant acknowledges that the transaction documents may include a covenant by the Applicant to retain the number of jobs and create the number of jobs with respect to the Project as set forth in this Application.

Yes **By checking this box, I certify that the above information concerning the current number of jobs at the proposed project location or to be relocated to the proposed project location is true and correct.**

Employment at other locations in Erie County: (provide address and number of employees at each location):

Address	101 Lang Boulevard Grand Island, NY 14072	7202 Boston State Rd North Boston, NY 14110	
Full time	5	2	0
Part time	0	0	0
Total	5	2	0

Payroll Information

Annual Payroll at Proposed Project Site upon completion

775,464

Estimated average annual salary of jobs to be retained (Full Time)

61,587

Estimated average annual salary of jobs to be retained (Part Time)

36,421

Estimated average annual salary of jobs to be created (Full Time)

40,000

Estimated average annual salary of jobs to be created (Part Time)

0

Estimated salary range of jobs to be created

From (Full Time)	40,000	To (Full Time)	45,000
	25,000		30,000

5/9/22, 9:37 AM

The Erie County Industrial Development Agency (ECIDA)

From (Part Time)

To (Part Time)

Section III: Environmental Questionnaire

INSTRUCTIONS: Please complete the following questionnaire as completely as possible. If you need additional space to fully answer any question, please attach additional page(s).

General Background Information

Address of Premises

1471 Union Road West Seneca, NY 14224

Name and Address of Owner of Premises

Julius W Aebly, Jr. 12125 Townsend Rd Springville, NY 14141

Describe the general features of the Premises (include terrain, location of wetlands, coastlines, rivers, streams, lakes, etc.)

The office will be in what is considered the central part of the Town of West Seneca on a main throughfare that is a business section of town. The premise is located on a 4-way corner intersection and has no proximity to any wetlands, rivers, streams, lakes, or other bodies of water.

Describe the Premises (including the age and date of construction of any improvements) and each of the operations or processes carried out on or intended to be carried on at the Premises

The office building will be newly constructed in 2022 and all furnishings will be newly purchased in 2022, so the age will be <1 year for everything going into the building and everything used in construction of the building. Our insurance firm is a diversified firm covering a wide area of insurance back-office operations and policy holder services. Our clients include policyholders of individual type insurance such as auto, home and life insurance; business clients who have business type insurance such as property, liability, worker compensation, employee benefits and other employer-based insurance for employees; and payroll services for employers. Some of our clients are fee-based clients that pay us for insurance advisory and consulting services. We also provide Third Party Administrative (TPA) services through the processing of claims and management of health care accounts such as Flexible Spending Accounts (FSA's) and Health Reimbursement Arrangements (HRA's) and Health Savings Accounts (HSA's). The staff in our insurance office are conducting what we call back-office operations, which includes the processing of insurance claims, talking to clients and insurers over the phone about insurance matters, printing and mailing insurance policies, endorsements and ID cards, data entry, online processing of policyholder transactions with our different insurers and payroll processing to name a few.

Describe all known former uses of the Premises

The previous owner had a 2-story residential home that he rented to individuals. The other 2-story building was a garage for the storage of his commercial limousines and an office for this business.

Does any person, firm or corporation other than the owner occupy the Premises or any part of it?

No

If yes, please identify them and describe their use of the property

Have there been any spills, releases or unpermitted discharges of petroleum, hazardous substances, chemicals or hazardous wastes at or near the Premises?

No

If yes, describe and attach any incident reports and the results of any investigations

Has the Premises or any part of it ever been the subject of any enforcement action by any federal, state or local government entity, or does the preparer of this questionnaire have knowledge of: a) any current federal, state or local enforcement actions; b) any areas of non-compliance with any federal, state or local laws, ordinances, rules or regulations associated with operations over the past 12 months?

No

If yes, please state the results of the enforcement action (consent order, penalties, no action, etc.) and describe the circumstances

Has there been any filing of a notice of citizen suit, or a civil complaint or other administrative or criminal procedure involving the

Premises?

No

If yes, describe in full detailSolid And Hazardous Wastes And Hazardous Substances**Does any activity conducted or contemplated to be conducted at the premises generate, treat or dispose of any petroleum, petroleum-related products, solid and hazardous wastes or hazardous substances?**

No

If yes, provide the Premises' applicable EPA (or State) identification number**Have any federal, state or local permits been issued to the Premises for the use, generation and/or storage of solid and hazardous wastes?**

No

If yes, please provide copies of the permits.**Identify the transporter of any hazardous and/or solid wastes to or from the Premises****Identify the solid and hazardous waste disposal or treatment facilities which have received wastes from the Premises for the past two (2) years****Does or is it contemplated that there will occur at the Premises any accumulation or storage of any hazardous wastes on-site for disposal for longer than 90 days?**

No

If yes, please identify the substance, the quantity and describe how it is storedDischarge Into Waterbodies**Briefly describe any current or contemplated industrial process discharges (including the approximate volume, source, type and number of discharge points). Please provide copies of all permits for such discharges**

Not applicable

Identify all sources of discharges of water, including discharges of waste water, process water, contact or noncontact cooling water, and stormwater. Attach all permits relating to the same. Also identify any septic tanks on site

Not applicable

Is any waste discharged into or near surface water or groundwaters?

No

If yes, please describe in detail the discharge including not only the receiving water's classification, but a description of the type and quantity of the wasteAir Pollution**Are there or is it contemplated that there will be any air emission sources that emit contaminants from the Premises?**

No

If yes, describe each such source, including whether it is a stationary combustion installation, process source, exhaust or ventilation system, incinerator or other source**Are any of the air emission sources permitted?**

No

If yes, attach a copy of each permit.

Storage Tanks

List and describe all above and under ground storage tanks at the Premises used to store petroleum or gasoline products, or other chemicals or wastes, including the contents and capacity of each tank. Please also provide copies of any registrations/permits for the tanks

Not applicable

Have there been any leaks, spills, releases or other discharges (including loss of inventory) associated with any of these tanks?

No

If yes, please provide all details regarding the event, including the response taken, all analytical results or reports developed through investigation (whether internal or external), and the agencies which were involved

Polychlorinated Biphenyls ("PCB" or "PCBs") And Asbestos

Provide any records in your possession or known to you to exist concerning any on-site PCBs or PCB equipment, whether used or stored, and whether produced as a byproduct of the manufacturing process or otherwise.

Have there been any PCB spills, discharges or other accidents at the Premises?

No

If yes, relate all the circumstances

Do the Premises have any asbestos containing materials?

No

If yes, please identify the materials

Section IV: Facility Type - Single or Multi Tenant

Is this a Single Use Facility or a Multi-Tenant Facility?

Single Use Facility

For Single Use Facility.

Occupant Name Aebly and Associates Insurance Services, Inc.
Address 1471 Union Road (proposed new office building location)
Contact Person Julius W Aebly, Jr.
Phone (716) 479-4620
Fax (716) 675-2104
E-Mail jaebly@aeblyandassociates.com
Federal ID # 16-1063621
SIC/NAICS Code 524210, 524298 & 524292

SS

Section V: Tenant Information

PART 1 TO BE COMPLETED BY LESSEE (DEVELOPER)

Tenant Name

Aebly and Associates Insurance Services, Inc

Property Address:

1471 Union Road (proposed new office building location)

City/Town/Village

West Seneca

The following information is an outline relative to the potential client and their proposed contract to sublease space in the above reference facility

Amount of space to be leased (square feet)

6,160

What percentage of the building does this represent?

100

Are terms of lease:

NET

If GROSS lease, please explain how Agency benefits are passed to the tenant

Estimated date of occupancy

1/2/2023

PART 2 TO BE COMPLETED BY PROPOSED TENANT

Company Name:

Aebly and Associates Insurance Services, Inc

Local Contact Person:

Julius W Aebly, Jr.

Title:

President

Current Address:

3638 & 3640 Seneca Street, West Seneca, NY 14224

Phone:

(716) 479-4620

Fax:

(716) 675-2104

E-Mail:

jaebly@aeblyandassociates.com

Website:

www.aeblyandassociates.com

Company President/General Manager:

Julius W. Aebly, Jr.

Number of employees moving to new project location:

Full-Time:

12

Part-Time:

1

Total:

13

Please describe briefly the nature of the business in which the proposed tenant is/will be engaged. This should include NAICS Code; type of business and products or services; percent of total sales in Erie County and the United States:

Our insurance firm is a diversified firm covering a wide area of insurance back-office operations and policy holder services. Our clients include policyholders of individual type insurance such as auto, home and life insurance; business clients who have business type insurance such as property, liability, worker compensation, employee benefits and other employer-based insurance for employees; and payroll services for employers. Some of our clients are fee-based clients that pay us for insurance advisory and consulting services. We also provide Third Party Administrative (TPA) services through the processing of claims and management of health care accounts such as Flexible Spending Accounts (FSA's) and Health Reimbursement Arrangements (HRA's) and Health Savings Accounts (HSA's). The staff in our insurance office are conducting what we call back-office operations, which includes the processing of insurance claims, talking to clients and insurers over the phone about insurance matters, printing and mailing insurance policies, endorsements and ID cards, data entry, online processing of policyholder transactions with our different insurers and payroll processing to name a few. For this office location approximately 95% of sales will be in Erie County and the other 5% all within the United States.

Attach additional information as necessary.

History of Company (i.e. start-up, recent acquisition, publicly traded)

The company started as an unincorporated insurance agency in 1913. The earliest corporate records we have is a Certificate of Incorporation that was filed on 03/03/1976 under the name of Wishing-Walsh Agency, Inc. A Name Change was filed with the NYS Department of State changing the name to K.A. Jones Agency, Inc. on 05/05/1976, then a certificate changing the name to Walsh-Jones Agency Inc. was filed on 05/11/1978 and then finally a certificate changing the name to Aebly and Associates Insurance Services, Inc. was filed on 11/27/2017. Aebly and Associates Insurance Services, Inc. is a privately held company.

Please list the square footage which the proposed tenant will lease at the Project location

6,160

Please list the square footage which the proposed tenant leases at its present location(s)

3,500

Describe the economic reason for either the increase or decrease in leased space.

We are a growing firm who has no more space at our current two locations of 3638 Seneca Street and 3640 Seneca Street in West Seneca, NY. Our current office configuration in two separate buildings is not efficient and locating all employees in one location will not only allow us operate more efficiently, but it will also provide us with the updated office environment needed to compete in hiring additional professional staff and grow our business.

Will the project result in a relocation and/or abandonment of other tenant/user(s) facilities in Erie County, or New York State?

Yes

If owned, what will happen to the existing facility once vacated?

3638 Seneca Street and 3640 Seneca Street buildings will be sold

If leased, when does lease expire?

12/31/1969

Are any of the proposed tenant's current operations located in facilities which have received an Industrial Development Agency benefit?

No

If yes, please provide details as to location, and amount of leased space, how long leased?

Section VI: Retail Determination

To ensure compliance with Section 862 of the New York General Municipal Law, the Agency requires additional information if the proposed Project is one where customers personally visit the Project site to undertake either a retail sale transaction or to purchase services.

Please answer the following:

Will any portion of the project (including that portion of the costs to be financed from equity or other sources) consist of facilities or property that are or will be primarily used in making sales of goods or services to customers who personally visit the project site?

Yes

If yes, complete the Retail Questionnaire Supplement below. **If no, proceed to the next section.**

What percentage of the cost of the project will be expended on such facilities or property primarily used in making sales of goods or services to customers who personally visit the project?

2 %

If the answer to this is **less than 33%** do not complete the remainder of the page, proceed to the next section.

If the answer to A is Yes AND the answer to Question B is greater than 33.33%, indicate which of the following questions below apply to the project:

Will the project be operated by a not-for-profit corporation?

<BLANK>

Is the project location or facility likely to attract a significant number of visitors from outside the economic development region (Erie, Niagara, Allegheny, Chautauqua and Cattaraugus counties) in which the project will be located?

<BLANK>

If yes, please provide a third party market analysis or other documentation supporting your response.

Is the predominant purpose of the project to make available goods or services which would not, but for the project, be reasonably accessible to the residents of the municipality? Are services provided at the proposed project site needed because of a lack of reasonably accessible retail trade facilities offering such goods or services?

<BLANK>

If yes, please provide a market analysis supporting your response.

Will the project preserve permanent, private sector jobs or increase the overall number of permanent private sector jobs in the State of New York?

<BLANK>

If yes, explain

Is the project located in a Highly Distressed Area?

<BLANK>

Section VII: Adaptive Reuse Projects

Adaptive Reuse is the process of adapting old structures or sites for new purposes.

Are you applying for tax incentives under the Adaptive Reuse Program?

No

Section VIII: Inter-Municipal Move Determination

The Agency is required by state law to make a determination that, if completion of a Project benefiting from Agency Financial Assistance results in the removal of an industrial or manufacturing plant of the project occupant from one area of the state to another area of the state or in the abandonment of one or more plants or facilities of the project occupant located within the state, Agency financial Assistance is required to prevent the project occupant from relocating out of the state, or is reasonably necessary to preserve the project occupant's competitive position in its respective industry.

Current Address

3638 Seneca Street and 3640 Seneca Street

City/Town

West Seneca

State

New York

Zip Code

14224

Will the project result in the removal of an industrial or manufacturing plant of the Project occupant from one area of the state to another area of the state?

No

Will the project result in the abandonment of one or more plants or facilities of the Project occupant located within the state?

No

If Yes to either question, explain how, notwithstanding the aforementioned closing or activity reduction, the Agency's Financial Assistance is required to prevent the Project from relocating out of the State, or is reasonably necessary to preserve the Project occupant's competitive position in its respective industry:

Does this project involve relocation or consolidation of a project occupant from another municipality?

Within New York State

No

Within Erie County

Yes

If Yes to either question, please, explain

We will move from our two existing smaller locations to this larger office building within Erie County.

Will the project result in a relocation of an existing business operation from the City of Buffalo?

No

If yes, please explain the factors which require the project occupant to relocate out of the City of Buffalo (For example, present site is not large enough, or owner will not renew leases etc.)

What are some of the key requirements the project occupant is looking for in a new site? (For example, minimum sq. ft., 12 foot ceilings, truck loading docs etc.)

Primary consideration is that the new building provide a new and professional office environment that is conducive to conducting business in a paperless, professional and streamlined work environment and which affords us the opportunity to compete for new employees in this new highly competitive employment market.

If the project occupant is currently located in Erie County and will be moving to a different municipality within Erie County, has the project occupant attempted to find a suitable location within the municipality in which it is currently located?

No

What factors have lead the project occupant to consider remaining or locating in Erie County?

We believe that the educated and hardworking employees located in Erie County give us the ability to compete in our business. With the financial assistance from this Agency, we will be able to afford this new project which will help retain existing employees and attract new employees and provide benefits to both the Town of West Seneca and Erie County.

If the current facility is to be abandoned, what is going to happen to the current facility that project occupant is located in?

They will be sold, not abandoned.

Please provide a list of properties considered, and the reason they were not adequate. (Some examples include: site not large enough, layout was not appropriate, did not have adequate utility service, etc.) Please include full address for locations.

3638 Seneca Street - current location is too small, too old, and not conducive to a collaborative work environment. 3640 Seneca Street - current location is too small, too old, and not conducive to a collaborative work environment. 3625 Seneca Street - site was not large enough and the layout was not conducive to a collaborative work environment. 150 Empire Drive - layout was not good for a professional office operation 1293 Union Rd - mixed use building would not work for our operation 2060 Union Rd - too small for our operation and growth plans 1251 Union Rd - too small of a building and insufficient parking 4085 Seneca Street - office layout would not work 5266 Seneca Street - office layout would not work

Section IX: Senior Housing

IDA tax incentives may be granted to projects under the Agency's Senior Citizen Rental Housing policy when the project consists of a multi-family housing structure where at least 90% of the units are (or are intended to be) rented to and occupied by a person who is 60 years of age or older.

Are you applying for tax incentives under the Senior Rental Housing policy?

No