

<b>CONTACT INFORMATION</b>	
Organization Name	ROME INDUSTRIAL DEVELOPMENT CORP.
Program Name,	Commercial District Loan Fund
Staff Contact	Peter Zawko. Vice President
Street 1	584 Phoenix Drive
Street 2	
City	Rome
State/Zip	NY, 13441
Phone #	315-338-0393
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Email	<a href="mailto:pzawko@mvedge.org">pzawko@mvedge.org</a>
Website	<a href="http://www.romeny.org">www.romeny.org</a>
<b>ORGANIZATION DESCRIPTION</b>	RIDC is a private-sector, not-for-profit membership corporation established in 1959. Its mission is "to maintain and improve the economic vitality and quality of life of the City of Rome and its environs by supporting, nurturing and encouraging its commercial, industrial and financial development".
<b>COUNTIES SERVED BY FINANCING PROGRAMS</b>	Oneida County (Defined Service Delivery Region within the City of Rome)
<b>LOAN PROGRAM(S) DESCRIPTION</b> (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<b>The Commercial District Loan Fund</b> is available to start-up or existing for-profit retao;, commercial, professional business with less than 50 full-time equivalent employees, operating out of a fixed business location.
<b>SERVE PRE-STARTUPS?</b>	No
<b>SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?</b>	Yes
<b>SERVE OPERATING BUSINESSES?</b>	Yes
<b>LOAN AMOUNTS</b>	\$20,000/7 yr. maximum fixed asset, and \$15,000/5 yr. maximum working capital loans. No minimum.
<b>INTEREST RATES</b>	1% below prime at closing
<b>FEES</b>	\$100 application fee, and borrower responsible for all closing costs and fees.
<b># OF LOANS MADE IN PREVIOUS CALENDAR YEAR</b>	0
<b>TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR</b>	0
<b>IS THE ORGANIZATION A CDFI?</b>	No
<b>OTHER SERVICES AVAILABLE</b>	Building and Site Selection Assistance, Business Assistance Networking/Technical Assistance/Project Coordination through Mohawk Valley EDGE.