

CONTACT INFORMATION	
Organization Name	NeighborWorks Rochester
Program Name,	
Staff Contact	Kim Brumber, CEO
Street 1	570 South Avenue
Street 2	
City	Rochester
State/Zip	NY 14620
Phone #	585-325-4170 x.315
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Email	kbrumber@nwrochester.org
Website	www.nwrochester.org
ORGANIZATION DESCRIPTION	NeighborWorks Rochester is a community development organization that provides an array of services that are designed to help people purchase homes or support existing homeowners to remain in their homes. This is done through lending (CDFI), homebuyer services, energy services, and neighborhood revitalization.
COUNTIES SERVED BY FINANCING PROGRAMS	All
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible Uses of Funds: Basic uses include working capital, equipment purchases, real estate acquisition and construction, leasehold improvements, business acquisitions, and debt refinance. Check with your NYBDC representative to discuss further.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	\$25,000 to \$5,000,000
INTEREST RATES	Typically variable but determined on a case by case basis.
FEES	SBA Guarantee Fees: Ranges from 3.00% to 3.75% of the guaranteed portion of the loan and may be financed.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	68
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$29,433,583
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	<p>NYBDC's lending activities are not limited to government guaranteed loan programs. Working closely with our lending partners allows us to offer all manner of loans to New York's small businesses including conventional loans without SBA or USDA guarantees.</p> <p>When our lending partners want to reduce risk exposure, they may ask NYBDC to participate in the loan. We also provide direct loans to creditworthy borrowers that are unable to secure a loan from a lending partner and provide loans which do not qualify for SBA or USDA guarantees. A substantial portion of our loan portfolio consists of non-guaranteed loans.</p>