

CONTACT INFORMATION	
Organization Name	Warren County LDC
Program Name,	
Staff Contact	Jennifer Switzer - CFO
Street 1	Warren County Municipal Center
Street 2	1340 State Route 9
City	Lake George,
State/Zip	NY 12845
Phone #	518-761-6007
Fax #	518-761-9053
Email	switzerj@warrencountyny.gov
Website	warrenldc.org
ORGANIZATION DESCRIPTION	County LDC under a service contract with EDC Warren County that provides funding for small business through revolving loan fund, referrals to the bi-county IDA for other benefits. We also co-sponsor a small business assistance program with Washington County LDC and SUNY Adirondack that helps those starting a new business or looking to expand a new business.
COUNTIES SERVED BY FINANCING PROGRAMS	Warren
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Borrowers must be located in Warren County and are seeking to start or expand a business. The new business or expansion must either add or retain FTE's or have an impact on the local economy. Loan funds may be used for the purchase of property, equipment, working capital and reconstruction costs. The minimum loan amount must be \$3,000 with no maximum. Terms vary depending upon the project, currently the floor is 5% with a maximum term limit of 15 years. We prefer projects that require "gap" financing which allows LDC to work with local banks.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum \$3,000 Maximum - no max
INTEREST RATES	Varies by project - current floor 5%
FEES	Fees - \$300 application fee with \$20 credit report fee (\$150 refundable at the time of loan closing) Closing costs responsibility of borrower - average \$500-\$600
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$550,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	In Warren County we try to provide the "one-stop" for any small business looking for funding, tax benefits & incentives and advocacy by having a good working relationship with our local legislative representatives. We also co-sponsor a small business assistance program with Washington County LDC and SUNY Adirondack that helps those starting a new business or looking to expand a new business.