

CONTACT INFORMATION	
Organization Name	City of Oswego, NY
Program Name,	Community and Economic Development
Staff Contact	Mary Vanouse, Community Development Director
Street 1	Conway Municipal Center, 3rd floor
Street 2	20 W Oneida Street,
City	Oswego
State/Zip	NY 13126
Phone #	315 343 3795
Fax #	315 342-8231
Email	mvanouse@oswegony.org
Website	www.oswegony.org
ORGANIZATION DESCRIPTION	City of Oswego, NY Est 1848, population 18,142. Elected Mayor, Thomas W. Gillen, CEO; 7 member Council
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego City limits
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Commercial and Micro Enterprise Loan Programs
SERVE PRE-STARTUPS?	Yes, coordinates with SBDC for Micro Training Program; provides income based scholarships for city residents
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes, coordinates with SBDC for Micro Training Program
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Commercial loans: \$15k - \$50k Micro loans: \$500 - \$15,000 USDA Revolving Loan fund
INTEREST RATES	4% floor or equal to Prime rate whichever is higher; 3% for Micro LMI startups.
FEES	1% application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$115,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Available commercial properties listings, assistance with economic development projects, historic tax credits, coastal zone environmental assistance with SEQR-NEPA; City permits and brownfield opportunity area and tax credit projects. Housing data and municipal, state and federal agency coordination.