

CONTACT INFORMATION	
Organization Name	Utica Neighborhood Housing Service, Inc. dba Homeownership Center
Program Name,	
Staff Contact	Janice A. Forte, CEO
Street 1	1611 Genesee Street
Street 2	
City	Utica
State/Zip	NY 13501
Phone #	315-724-4197
Fax #	315-724-1415
Email	jforte@unhs.org
Website	www.UNHS.org
ORGANIZATION DESCRIPTION	Mission: Revitalization & Growth of Neighborhoods. We believe that this happens when residents invest and maintain homes in the community.
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida, Herkimer, Madison, Fulton, Montgomery & Otsego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	To be eligible for a loan with PE you must be a part of our program, have gone through a 6-week training course where you learn how to put together a simple business plan, which also will serve as the loan application. And be willing to share information about your business and support other entrepreneurs that are in the program. Members must live or have business within the 5 boroughs of New York City. Funds can be used for startup cost, maintaining or growing your business. We only loan to for profit businesses and you must attend ongoing business meetings to help you with your business.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	Loans start at \$1500 and go up to \$12,000.
INTEREST RATES	12% simple interest per year
FEES	Processing fees are 2% of the loan.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$48,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Business development, networking opportunities, access to markets, writing complete business plans, one on one Technical Assistance, and MWBE certification.