

Our Website Has Changed For The Better

Starting this week, our website www.eastwickpress.com now carries the complete edition of The Eastwick Press instead of just a selection of stories and pictures. Check it out for free this week.

TROY

\$300,000 For Businesses **Impacted By COVID-19**

Mayor Patrick Madden has announced the availability of \$300,000 in federal grants to assist small businesses in Troy impacted by COVID-19 as part of the

Troy Small Business Grant Program. The program is administered by the Community Loan Fund of the Capital Region in partnership with the City of Troy.

Grants ranging from \$2,500 to \$10,000 are available for small businesses of 20 employees or less who have experienced a revenue loss of at least 25% as a result of COVID-19. The program will also include specialized trainings to help business owners adapt to COVID-19. The program is for businesses located within the City of Troy.

The program is funded through the U.S. Department of Housing and Urban Development (HUD) which has allocated \$577,015 to the City of Troy as part of a Community Development Block Grant authorized by the Coronavirus Aid, Relief and Economic Security (CARES) Act of 2020.

The Community Loan Fund is currently accepting applications for the program. The deadline to submit applications is April 22, 2021 at 5 pm.



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- may be required. Other restrictions may apply. The present APR of 1.99% is current as of 2/28/2021.

 Closing costs are paid by First New York on behalf of the borrower and will be charged back and added to the payoff amount of the loan if the Home Equity Line of Credit (HELOC) is paid and closed within three years. Closing costs are estimated at \$600-\$2,000. Upon title search results, title insurance may be required and is paid by the borrower. Other rates and terms available. The Fixed Home Equity Line of credit has a 5 year draw period. Actual rate may vary. All loans are subject to credit approval. Minimum loan amount is \$10,000, maximum is \$548,250. A first position loan is the primary lien -which is subordinated by a first mortgage. Loan
- to Value is the total loan amount including first mortgage ÷ property value = LTV. Interest rates will increase based on loan to value. First New York does not charge a fee for our Mobile Banking service. Fees may apply from your mobile carrier. Check with your service provider for more information. NMLS # 477178

