

CENTURY 21 Winklhofer increases WNY presence with new office in Lewiston

CENTURY 21 Winklhofer, one of Lewiston's newest real estate companies, announced the opening of a new office at 625 Center St. The new office will offer area homebuyers and sellers an increased level of service and convenience in their real estate transaction needs.

"CENTURY 21 Winklhofer is excited to extend its presence to the Lewiston area," said broker/owner Amy Winklhofer of CENTURY 21 Winklhofer. "This expansion will enable us to introduce area consumers to its array of real estate services including specialty-market programs such as the CENTURY 21 Fine Homes and Estates and the CENTURY 21 Commercial programs which focus on the luxury and commercial property real estate market segments respectively."

CENTURY 21 Winklhofer is headquartered at 8450 Main St., Williamsville. It also has an office at 1770 Grand Island Blvd., Grand Island.

Century 21 Winklhofer has

been family owned and operated since 1965.

It is an independently owned and operated franchise affiliate of CENTURY 21 Real Estate LLC (century21.com), franchisor of the iconic CENTURY 21 brand. Century 21 Real Estate LLC is comprised of approximately 12,600 independently owned and operated franchised broker offices in 83 countries and territories worldwide with more than 147,000 independent sales professionals. Century 21 Real Estate has numerous websites to help answer specific consumer needs: www.C21Wink.com, www.century21.com, www.century21Global.com, www.commercial.century21.com, www.century21.com/finehomes and www.century21espanol.com.

Century 21 Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each office is independently owned and operated.



Empire State Development expands 'New York Forward' loan fund to include Paycheck Protection Program recipients

Previously ineligible New York state small businesses can receive low-interest working capital loans available to small businesses that received PPP assistance of \$50,000 or less

Empire State Development announced Paycheck Protection Program (PPP) recipients are now eligible to receive low-interest loans from the New York Forward Loan Fund (NYFLF). This conditional change will provide the fund's network of lenders and financial institutions with greater flexibility and enable them to provide more small businesses with working capital to cover expenses associated with reopening.

ESD Acting Commissioner, President and CEO-delegate Eric Gertler said, "The coronavirus pandemic was an unprecedented challenge to the state's business community, of which 98% are small businesses. Providing assistance and opportunity - particularly to our state's minority- and women-owned businesses - to help them reopen is essential toward revitalizing our economy and building New York back better."

A press release said, "When the NYFLF launched in May, the federal Small Business Administration had just issued rules regarding companies' eligibility for federal assistance. The goal of the NYFLF was to help New

York-based small businesses that did not receive PPP funding with flexible working capital to reopen and adapt to post-COVID needs. Companies with 20 employees or less make up 90% of New York's business community, and it was critical to provide a funding lifeline to those businesses shut out of federal assistance.

"However, some NYFLF applicants who needed assistance were deemed ineligible because they had already received PPP funds. Through discussions with lenders and applicants, it became apparent that PPP loans did not go far enough to support New York-based small businesses. Legislative criteria restricted how the government assistance could be spent, and oftentimes PPP amounts were a fraction of what was needed and requested."

Now, NYFLF community development financial institutions (CDFIs) will contact previously ineligible applicants to determine if they are still interested in funding and begin the underwriting process. This is limited to small businesses that received \$50,000 or less in PPP assistance.

The fund is prepared to pro-

cess the new applications from this change while also working with existing applicants. Small business that did not receive any federal assistance are still eligible and encouraged to apply. Additionally, the program goal of providing at least 60% of loans to Minority- and Women-Owned Business Enterprises (MWBES) remains, and that goal will not change due to the newly expanded eligibility.

Eligible small businesses and small residential landlords can apply for a 60-month, no-fee loan with a 3% fixed interest rate; while eligible nonprofits can apply for a 60-month, no-fee loan at 2% fixed interest. The maximum loan amount is \$100,000. Loan

funds can be used for working capital, including payroll, operating and emergency maintenance, property taxes, utilities and costs associated with refitting physical space to follow social distancing guidelines. More information is available online at nyloanfund.com.

The five CDFIs processing applications are Accion East, Community Preservation Corporation, National Development Council, Pursuit and TruFund Financial Services. Seven banks have pledged support for the New York Forward Loan Fund: Apple Bank, BNB Bank, Evans Bank, HSBC, M&T Bank, Mor-

gan Stanley and Wells Fargo. Additionally, the fund has received philanthropic commitments from the BlackRock Charitable Fund, Citi Foundation, Ford Foundation, and the Ralph C. Wilson, Jr. Foundation. The New York Forward Loan Fund was established with support from Calvert Impact Capital. The Local Initiatives Support Corp. (LISC) is administering the fund, and Connect2Capital is hosting applications.

ESD is New York's chief economic development agency. For more information, visit www.regionalcouncils.ny.gov and www.esd.ny.gov.

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