

Northampton County and NCGPA BUSINESS FINANCING PROGRAMS

ELIGIBILITY	USES	AMOUNTS/FEEES	TERMS	RATES
Business Boost Loan Program - Flexible source of capital that can serve as gap financing in conjunction with conventional funding				
Located in Northampton County	Land/Building Acquisition	\$10,000 - \$150,000	3-5 years - Operating Capital, Machinery & Equipment	Fixed
For-Profit Businesses	Machinery	1% Origination Fee	5-7 years - Land & Building Acquisition, Renovations	
Pre-Application Cost Not Eligible	Equipment	\$150 Application Fee	Longer Amortization Terms May Be Available	
	Operating Capital	All Third Party Expenses		
	New Construction			
	Renovations			
Economic Reinvestment Loan Program-Loans to help support the creation & retention of jobs thru business preservation & expansion				
Located in Northampton County	Land/Building Acquisition	\$250,000 Maximum Amount	Maximum Term - 7 years	Fixed
For-Profit Businesses	Machinery	1% Origination Fee	Maximum Amortization - 15 years	
Private Real Estate Developers	Equipment	\$150 Application Fee		
Municipalities	New Construction	All Third Party Expenses		
Municipiciple Authorities	Renovations			
	Job Training			
	Infrastructure Improvements			
	Development Fees			
	Site Preparation			
GPA Bond Financing - Tax-Exempt & taxable conduit financing				
Hospitals	Land/Building Acquisition	Amounts Based On Qualifications	Terms Based On Underwriting	Fixed
Nursing Facilities	New Construction	Fees Will Vary Based On Project		Variable
Other Health-Related Agencies	Renovations			
Colleges & Universities	Machinery			
Other Educational Organizations	Equipment			
Manufacturing Companies	Infrastruture			
	Refinance			
	Closing & Soft Costs			
Loan & Development Fund - Provide financial assistance to incentivize community development projects in Northampton County				
Non-Profit Organizations	Land/Building Acquisition	\$100,000 Minimum Amount	Determined By GPA	Determined By GPA
For-Profit Businesses	Machinery	\$250 Application Fee		
Private Developers	Equipment	1% Origination Fee		
	New Construction	All Third Party Expenses		
	Renovations			
	Job Training			
	Infrastruture Improvements			
	Site Preparation			
Job Creation Grants - Designed to support organizations & businesses making investments that support job creation & retention				
Non-Profit Organizations	Land/Building Acquisition	\$50,000 Maximum Amount		N/A
For-Profit Businesses	Machinery	Sliding scale of \$5K to 10K per jobs that have a base hourly wage of \$19.18 & 50% benefits provided	Jobs must be created within 3 years	
Located in Northampton County	Equipment		Grant cannot exceed 30% of project	
	New Construction		Private investment of 30% or greater	
	Renovations			
	Job Training			
	Infrastructure Improvements			
	Technology Enhancements			