Clearinghouse CDFI in New York: Financing Strong Communities

Partnering with New Yorkers to strengthen communities through responsible lending and sustainable growth.

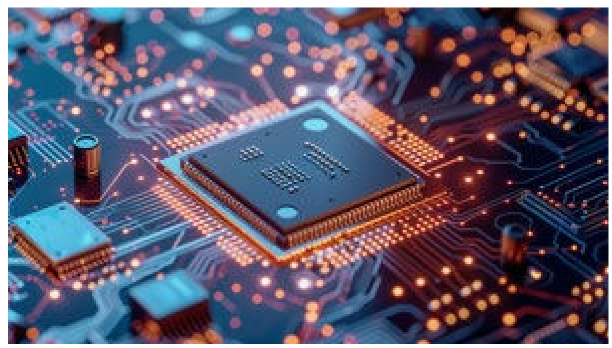
November 2025

A Growing Presence in New York

Across New York, communities are investing in their futures and seizing new opportunities for growth. Alongside residents and local businesses, Clearinghouse CDFI is there—providing the financing needed for progress to take root and thrive.

Our deep commitment includes an emphasis on Central New York. The region is experiencing new investment and renewed attention as major employers and supporting industries plan long-term growth. Our goal is to ensure that local communities and organizations have the financial tools they need to take part in that progress.

Why This Region Matters



A large semiconductor manufacturing facility by Micron Technology is planned for Central New York. The project is expected to spark significant economic activity throughout the state by creating new employment opportunities and attracting related business investment. These changes will also heighten the need for new housing options and improved infrastructure in nearby communities.

Clearinghouse CDFI is positioned to help address these needs through responsible, mission-driven lending. We work to align financing with community priorities so that the benefits of growth reach households and employers across New York.

How We Work

Clearinghouse CDFI is a Certified Community Development Financial Institution that lends with a mission. Our financing supports projects that advance economic opportunity while remaining financially sound.

We have operated for nearly three decades as a trusted partner to both borrowers and traditional lenders. Our role is not to compete with banks or investors but to complement them. We often finance projects that conventional lenders cannot fully support—bridging that gap so worthwhile developments can move forward. This collaborative approach has allowed us to maintain strong relationships with financial institutions across the country, and it is the same approach we are bringing to New York.

Our team works closely with municipalities, tribal governments, county agencies, universities, nonprofits, and private borrowers to design loans that reflect local realities. We coordinate with banks and other capital partners to ensure that every project has a complete and sustainable financial structure.

Building Relationships Across New York

Clearinghouse CDFI continues to meet with leaders throughout the state—from New York City to the Hudson Valley, the Capital Region, and Upstate communities—to identify projects aligned with our mission. In the

Oneida–Syracuse area, discussions are underway with local governments, the Oneida Indian Nation, and business organizations focused on attainable housing and small-business growth.

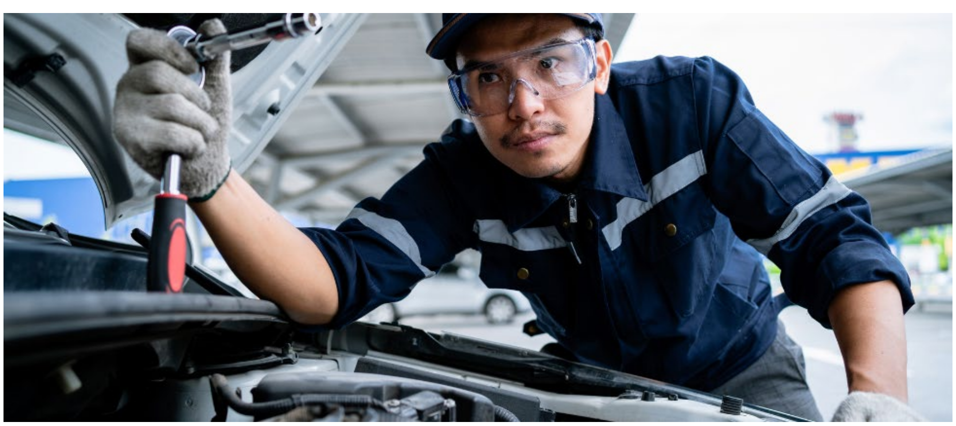
Our existing portfolio across New York illustrates this commitment. Here are some of the projects we've supported in the state:

Oneida Indian Nation – Verona, NY: $13.6 Million Loan

Clearinghouse CDFI provided financing to the Oneida Indian Nation to support essential community infrastructure and business development within the Nation's sovereign lands. The project aligns with the Tribe's regional growth strategy, creating employment opportunities that reinforce economic independence in Central New York.

Xpress Auto Care – Baldwinsville, NY: $1.7 Million Loan

Clearinghouse CDFI financed Xpress Auto Care, a locally owned business providing automotive services in Baldwinsville. The loan helped stabilize operations and support local employment in a growing small-business corridor.



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Prospect Lefferts Gardens – Brooklyn, NY: $522,500 Loan

In Brooklyn, Clearinghouse CDFI helped finance Prospect Lefferts Gardens. This multi-family housing project preserved affordable rental units for local families in one of the city's most rapidly changing neighborhoods.

Rochester Airport Hotel – Rochester, NY: $9 Million Loan

Clearinghouse CDFI provided financing for the Rochester Airport Hotel, supporting renovation and continued operations of a key hospitality asset near the Greater Rochester International Airport. The project preserved local jobs and strengthened regional tourism infrastructure.

These projects demonstrate how mission-based financing fuels tangible results—supporting small businesses, housing stability, tribal self-sufficiency, and community growth across New York State.

Areas of Focus

- **Multi-family housing finance**: Loans for the construction, rehabilitation, or preservation of affordable and workforce rental housing.
- **Community facilities**: Financing for schools, health centers, childcare providers, and service organizations that meet local needs.

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- **Small-business lending**: Flexible financing for existing small businesses expanding to meet new supply-chain or service opportunities.
- **Commercial and mixed-use properties**: Capital for office, retail, industrial, and other developments that strengthen community infrastructure.
- **Acquisition, refinance, construction, renovation, and expansion**: Customized financing solutions that help viable projects move forward at every stage of development.

We review each loan for financial strength and evaluate how well it aligns with local development priorities. Just as importantly, we ensure that every project we finance—from affordable housing to small businesses to commercial construction—delivers measurable, positive community impact.

Listening First

Major investments can create both optimism and concern. Rising housing costs and the strain on existing infrastructure are important considerations. There's also no guarantee that new jobs are immediately accessible to everyone. We take those factors seriously. Before financing, we listen to local leaders and residents to understand how growth can be managed responsibly. Our lending model depends on cooperation and trust.

Our Commitment to New York

Clearinghouse CDFI intends to remain an active, long-term lender across New York. We are expanding outreach and deepening regional engagement to ensure capital reaches projects that advance economic opportunity statewide. Our track record in other markets demonstrates our approach. Disciplined lending grounded in strong partnerships yields measurable, sustainable results.

"New York State has clear momentum, especially across its Central communities. Our role is to provide mission-based lending that turns that momentum into tangible progress. We want every worthwhile project to have access to capital and every community to share in the results."

— Douglas Bystry, Founder, President & CEO, Clearinghouse CDFI

Let's Connect

If you are developing a project anywhere in New York State—particularly in Central communities—Clearinghouse CDFI is ready to collaborate. We welcome conversations with developers, business owners, public agencies, and nonprofits working toward sustainable growth.

We're already lending in New York. Let's keep building on that foundation together. Contact Us today to get financing for your project.