

Learn About RGF Loans

NYC Mayor's Office
of Contract Services

Dear Human Services Provider,

Did you know that any Human Services provider contracting with a NYC agency can borrow, interest-free, through the Returnable Grant Fund (RGF) Loan Program?!

The RGF issues loans to support service expenses when contracts are still being processed. RGF loans are interest-free and service fee-free and typically cover up to two months of critical program expenses such as payroll, rent, and utilities. Eligibility for an RGF loan is approved by your NYC contracting agency. The RGF is managed by the Mayor's Office of Contract Services (MOCS), and loans are issued by the Fund for the City of New York.

Providers can apply for an RGF loan by following the instructions on the [RGF loan application](#). If your organization is currently awaiting a contract, and you anticipate needing help with critical expenses, please apply today. All RGF loan applications must be submitted to your City contracting agency, through your contract manager or Agency Chief Contracting Officer (ACCO) team.

Exciting reforms are underway to further streamline the RGF application process and expand access to loans, so keep an eye out for updates from MOCS!

Sincerely,

NYC Mayor's Office of Contract Services
nyc.gov/mocs