

NYC LMI Storefront Loan Eligible Neighborhoods

The NYC LMI Storefront Loan is for businesses in low-to-moderate income (LMI) areas of New York City.

The program criteria has been expanded to include businesses located in “Phase 1”, “Phase 2”, and “Phase 3” neighborhoods (see charts below).

Businesses located in a “Phase 3” zip code must confirm that they are also located in an LMI Census Tract using the instructions below. To determine eligibility, follow these steps before applying:

1. Go to: <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>
2. Type in your business address
3. Search for the “Tract Code” in the “Phase 3” table below
 - a. If your “Tract Code” is listed below you meet this eligibility criteria and may apply
 - b. Note: If your business is located in a “Phase 1” or “Phase 2” zip code, you meet this eligibility criteria and may apply, regardless of “Tract Code”

Phase 3 Eligible Zip Codes

Note: If your business is located in one of these Phase 3 zip codes, you will need to confirm that you are also located one of the following Tract Codes:

County	Zip Code	Tract Code	Phase
Bronx County	10465	0090.00	Three
Bronx County		0138.00	Three
Bronx County		0144.00	Three
Bronx County		0158.00	Three
Bronx County		0194.00	Three
Bronx County	10471	0285.00	Three
Bronx County		0319.00	Three
Bronx County		0435.00	Three
Bronx County	10550	0414.00	Three
Bronx County		0442.00	Three
Bronx County	10705	0435.00	Three
Kings County	11201	0013.00	Three
Kings County		0015.00	Three
Kings County		0023.00	Three
Kings County	11202	0013.00	Three
Kings County	11217	0071.00	Three
Kings County		0127.00	Three
Kings County		0179.00	Three
Kings County	11222	0449.00	Three
Kings County		0579.00	Three
Kings County		0059.00	Three
Kings County	11231	0085.00	Three
Kings County		0686.00	Three
Kings County	11234	0722.00	Three
Kings County		0732.00	Three
Kings County		0738.00	Three

NYC LMI Storefront Loan Eligible Neighborhoods

County	Zip Code	Tract Code	Phase
Kings County	11238	0932.00	Three
Kings County		0944.02	Three
Kings County		0179.00	Three
Kings County		0193.00	Three
Kings County		0217.00	Three
Kings County		0219.00	Three
Kings County		0221.00	Three
Kings County		0233.00	Three
Kings County		0247.00	Three
Kings County	11247	0247.00	Three
Kings County	11249	0537.00	Three
Kings County		0539.00	Three
Kings County		0545.00	Three
Kings County		0547.00	Three
Kings County		0549.00	Three
Kings County	11252	0154.00	Three
Kings County	11256	1220.00	Three
Kings County	11417	1188.00	Three
Kings County		1202.00	Three
New York County	10001	0097.00	Three
New York County	10003	0036.02	Three
New York County		0038.00	Three
New York County	10007	0029.00	Three
New York County	10010	0062.00	Three
New York County	10011	0083.00	Three
New York County	10013	0029.00	Three
New York County	10014	0083.00	Three
New York County	10016	0062.00	Three
New York County	10018	0113.00	Three
New York County	10019	0135.00	Three
New York County		0143.00	Three
New York County	10024	0143.00	Three
New York County	10025	0189.00	Three
New York County		0193.00	Three
New York County		0197.01	Three
New York County	10036	0113.00	Three
New York County		0119.00	Three
New York County		0121.00	Three
New York County	10038	0008.00	Three
New York County		0025.00	Three
New York County		0027.00	Three
New York County		0029.00	Three
New York County	10128	0156.02	Three

NYC LMI Storefront Loan Eligible Neighborhoods

County	Zip Code	Tract Code	Phase
New York County	10199	0097.00	Three
Queens County	11004	1567.00	Three
Queens County	11105	0101.00	Three
Queens County		0105.00	Three
Queens County		0119.00	Three
Queens County		0317.00	Three
Queens County		0853.00	Three
Queens County	11352	0865.00	Three
Queens County		0889.01	Three
Queens County		0907.00	Three
Queens County		1047.00	Three
Queens County	11357	1099.00	Three
Queens County		1139.00	Three
Queens County		1181.00	Three
Queens County		1385.02	Three
Queens County		1451.01	Three
Queens County		1463.00	Three
Queens County	11361	1385.02	Three
Queens County		1291.03	Three
Queens County	11362	1377.00	Three
Queens County		1385.02	Three
Queens County		0779.08	Three
Queens County	11364	1241.00	Three
Queens County		1257.00	Three
Queens County		1265.00	Three
Queens County		1267.00	Three
Queens County		1347.00	Three
Queens County		0347.00	Three
Queens County		0437.01	Three
Queens County	11366	0713.04	Three
Queens County		0719.00	Three
Queens County		0721.00	Three
Queens County		0743.00	Three
Queens County		0745.00	Three
Queens County		0769.02	Three
Queens County		0199.00	Three
Queens County		0205.00	Three
Queens County	11371	0493.01	Three
Queens County		0531.00	Three
Queens County		0535.00	Three
Queens County		0595.00	Three
Queens County		0599.00	Three
Queens County		0601.00	Three
Queens County		0199.00	Three
Queens County		0205.00	Three
Queens County	11375	0493.01	Three
Queens County		0531.00	Three
Queens County		0535.00	Three
Queens County		0595.00	Three
Queens County		0599.00	Three
Queens County		0601.00	Three
Queens County		0199.00	Three
Queens County		0205.00	Three
Queens County	11378	0493.01	Three
Queens County		0531.00	Three
Queens County		0535.00	Three
Queens County		0595.00	Three
Queens County		0599.00	Three
Queens County		0601.00	Three
Queens County		0199.00	Three
Queens County		0205.00	Three

NYC LMI Storefront Loan Eligible Neighborhoods

County	Zip Code	Tract Code	Phase
Queens County		0669.00	Three
Queens County	11379	0505.00	Three
Queens County		0507.00	Three
Queens County		0601.00	Three
Queens County		0621.00	Three
Queens County		0657.02	Three
Queens County		0669.00	Three
Queens County		0679.00	Three
Queens County	11380	0269.02	Three
Queens County	11386	0557.00	Three
Queens County	11405	0444.00	Three
Queens County	11411	0596.00	Three
Queens County	11412	0366.00	Three
Queens County		0404.00	Three
Queens County		0444.00	Three
Queens County		0502.01	Three
Queens County		0508.00	Three
Queens County	11413	0366.00	Three
Queens County	11417	0040.02	Three
Queens County		0044.01	Three
Queens County		0050.00	Three
Queens County		0052.00	Three
Queens County		0094.00	Three
Queens County		0112.00	Three
Queens County	11422	0660.00	Three
Queens County	11425	0426.00	Three
Queens County	11426	0560.00	Three
Queens County		0564.00	Three
Queens County		1567.00	Three
Queens County	11427	0478.00	Three
Queens County		0552.00	Three
Queens County		1567.00	Three
Queens County	11428	0540.00	Three
Queens County		0560.00	Three
Queens County		0564.00	Three
Queens County	11429	0540.00	Three
Queens County	11430	0846.02	Three
Queens County	11431	0446.02	Three
Queens County	11436	0182.00	Three
Queens County		0184.01	Three
Queens County		0184.02	Three
Queens County		0186.00	Three
Queens County		0192.00	Three

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County	Zip Code	Tract Code	Phase
Queens County	11439	1267.00	Three
Queens County	11559	1032.02	Three
Queens County	11694	0938.00	Three
Queens County		0942.01	Three
Richmond County	10305	0006.00	Three
Richmond County		0064.00	Three
Richmond County		0114.01	Three
Richmond County	10306	0114.01	Three
Richmond County		0128.06	Three
Richmond County	10314	0173.00	Three
Richmond County		0273.01	Three
Richmond County		0303.02	Three

Phase 2 Eligible Zip Codes (also eligible during Phase 3)

Zip Code	City	County	Phase
10027	New York	New York	Two
11691	Far Rockaway	Queens	Two
11220	Brooklyn	Kings	Two
10040	New York	New York	Two
11230	Brooklyn	Kings	Two
11204	Brooklyn	Kings	Two
10031	New York	New York	Two
11223	Brooklyn	Kings	Two
11221	Brooklyn	Kings	Two
10032	New York	New York	Two
11368	Corona	Queens	Two
10475	Bronx	Bronx	Two
11373	Elmhurst	Queens	Two
11203	Brooklyn	Kings	Two
11237	Brooklyn	Kings	Two
10466	Bronx	Bronx	Two
11433	Jamaica	Queens	Two
11226	Brooklyn	Kings	Two
10304	Staten Island	Richmond	Two
10462	Bronx	Bronx	Two
11235	Brooklyn	Kings	Two
11214	Brooklyn	Kings	Two
11369	East Elmhurst	Queens	Two

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Zip Code	City	County	Phase
10034	New York	New York	Two
10301	Staten Island	Richmond	Two
11225	Brooklyn	Kings	Two
11432	Jamaica	Queens	Two
11372	Jackson Heights	Queens	Two
10461	Bronx	Bronx	Two
11232	Brooklyn	Kings	Two
11205	Brooklyn	Kings	Two
11377	Woodside	Queens	Two
10470	Bronx	Bronx	Two
11367	Flushing	Queens	Two
10463	Bronx	Bronx	Two
10033	New York	New York	Two
10026	New York	New York	Two
11693	Far Rockaway	Queens	Two
11356	College Point	Queens	Two
11229	Brooklyn	Kings	Two
11216	Brooklyn	Kings	Two
11104	Sunnyside	Queens	Two
10009	New York	New York	Two
11434	Jamaica	Queens	Two
10303	Staten Island	Richmond	Two
11005	Floral Park	Queens	Two
11374	Rego Park	Queens	Two
10469	Bronx	Bronx	Two
11106	Astoria	Queens	Two
11102	Astoria	Queens	Two
11435	Jamaica	Queens	Two
10302	Staten Island	Richmond	Two
11370	East Elmhurst	Queens	Two
11101	Long Island City	Queens	Two
11210	Brooklyn	Kings	Two
11358	Flushing	Queens	Two
11365	Fresh Meadows	Queens	Two
11418	Richmond Hill	Queens	Two
11416	Ozone Park	Queens	Two
11236	Brooklyn	Kings	Two
11228	Brooklyn	Kings	Two
11420	South Ozone Park	Queens	Two
11415	Kew Gardens	Queens	Two
11218	Brooklyn	Kings	Two

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Zip Code	City	County	Phase
11423	Hollis	Queens	Two
11419	South Richmond Hill	Queens	Two
11211	Brooklyn	Kings	Two
11103	Astoria	Queens	Two
11414	Howard Beach	Queens	Two
11421	Woodhaven	Queens	Two
10310	Staten Island	Richmond	Two
11385	Ridgewood	Queens	Two
11209	Brooklyn	Kings	Two
10454	Bronx	Bronx	One
10453	Bronx	Bronx	One
10474	Bronx	Bronx	One
11212	Brooklyn	Kings	One
10455	Bronx	Bronx	One
10460	Bronx	Bronx	One
11239	Brooklyn	Kings	One
10456	Bronx	Bronx	One
10457	Bronx	Bronx	One
10459	Bronx	Bronx	One
10452	Bronx	Bronx	One
10451	Bronx	Bronx	One
10035	New York	New York	One
10472	Bronx	Bronx	One
11224	Brooklyn	Kings	One
10458	Bronx	Bronx	One
10029	New York	New York	One
10002	New York	New York	One
10468	Bronx	Bronx	One
11206	Brooklyn	Kings	One
10467	Bronx	Bronx	One
10030	New York	New York	One
11207	Brooklyn	Kings	One
11355	Flushing	Queens	One
11219	Brooklyn	Kings	One
10039	New York	New York	One
11233	Brooklyn	Kings	One
11208	Brooklyn	Kings	One
10473	Bronx	Bronx	One
11213	Brooklyn	Kings	One
11354	Flushing	Queens	One
11692	Arverne	Queens	One

NYC LMI Storefront Loan Eligible Neighborhoods

Zip Code	City	County	Phase
10037	New York	New York	One

Phase 1 Eligible Zip Codes (also eligible during Phases 2 and 3)

Zip Code	City	County
10454	Bronx	Bronx
10453	Bronx	Bronx
10474	Bronx	Bronx
11212	Brooklyn	Kings
10455	Bronx	Bronx
10460	Bronx	Bronx
11239	Brooklyn	Kings
10456	Bronx	Bronx
10457	Bronx	Bronx
10459	Bronx	Bronx
10452	Bronx	Bronx
10451	Bronx	Bronx
10035	New York	New York
10472	Bronx	Bronx
11224	Brooklyn	Kings
10458	Bronx	Bronx
10029	New York	New York
10002	New York	New York
10468	Bronx	Bronx
11206	Brooklyn	Kings
10467	Bronx	Bronx
10030	New York	New York
11207	Brooklyn	Kings
11355	Flushing	Queens
11219	Brooklyn	Kings
10039	New York	New York
11233	Brooklyn	Kings
11208	Brooklyn	Kings
10473	Bronx	Bronx
11213	Brooklyn	Kings
11354	Flushing	Queens
11692	Arverne	Queens
10037	New York	New York