

New York State Directory of Small Business Programs



STATE OF NEW YORK

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Empire State
Development

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 **ABOUT THIS
DIRECTORY**

This directory is a PDF file with active hyperlinks. If you are reading this on a computer with open access to the internet, clicking on the website URLs and email addresses will take you directly to the selected webpage or address an email message. For navigation tips, [click here](#). The directory can also be printed and read as a self-contained guide.

Nearly all program listings serve established businesses. Programs that also accept start-up firms (in operation for less than one year) are marked with an (S). Small businesses are defined as having 100 or fewer employees. For a list of State Agencies and their acronyms, [click here](#). Any phone numbers starting with 800, 866 or 877 are toll free.

This Directory was last updated in October, 2021. If there are any inactive hyperlinks, contact nylovessmbiz@esd.ny.gov

Welcome

This directory is designed to help small businesses access valuable resources for business planning, operations and growth. Use the [table of contents](#) or follow the navigation bar at the top of the page to find the many resources listed in this guide. For a Spanish version of this Directory, click [here](#).





NAVIGATION TIPS

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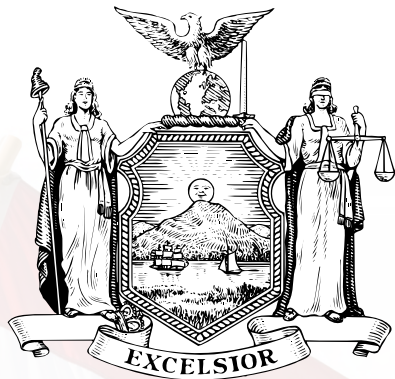
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NYS Agency Acronyms

Ag & Mkts	Department of Agriculture and Markets
Consumer	Division of Consumer Protection
CUNY	City University of New York
DEC	Department of Environmental Conservation
DFS	Department of Financial Services
DHR	Division of Human Rights
DMV	Department of Motor Vehicles
DOH or Health	Department of Health
DOL or Labor	Department of Labor
DOS or State	Department of State
DPS, Public Service Commission, PSC	Department of Public Service
EFC	Environmental Facilities Corporation
ESD	Empire State Development
Gaming	Gaming Commission
HCR	Homes and Community Renewal
MTA	Metropolitan Transportation Authority
NYSERDA	NYS Energy Research and Development Authority
NYSIF	NYS Insurance Fund
NYSTAR	NYS Science, Technology and Innovation
OCFS	Office of Children and Family Services
OGS	Office of General Services
OTDA	Office of Temporary and Disability Assistance
SLA	State Liquor Authority
SUNY	State University of New York
Tax	Department of Taxation and Finance
WCB or Workers' Comp	Workers' Compensation Board



INFORMATION RESOURCES

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Information Resources

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STATEWIDE RESOURCES

Small Business Guide: a downloadable guide to owning and operating a small business in New York State. Visit <https://esd.ny.gov/sites/default/files/NYS-SMALL-Business-Guide042019.pdf>. (S)

Alternative Lenders Directory: A listing of local and statewide alternative lenders to small and minority and women businesses. <https://esd.ny.gov/lender-directory> (S-with conditions)

Labor Standards: Obtain information on New York State Labor Laws that govern minimum wage, hours of work, child labor, payment of wages and wage supplements, industrial homework, apparel industry registration, registration of professional employer organizations, farm labor and employment agencies located outside of New York City. Visit: https://www.labor.ny.gov/workerprotection/laborstandards/labor_standards.shtm; or call (888) 469-7365 or (518) 457-9000. (S)

Public Work: Information about public work wage schedules and more is available at <https://www.labor.ny.gov/workerprotection/publicwork/PWContents.shtm>; or call (888) 469-7365 or (518) 457-9000.

New York Loves Small Business: Comprehensive information on starting and expanding a small business. Includes:

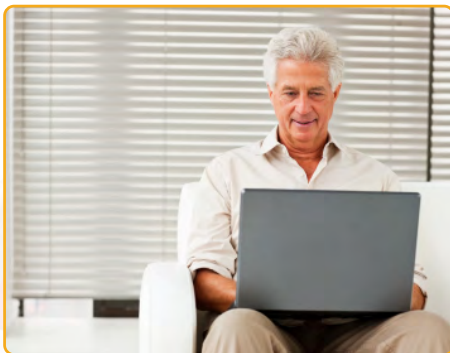
- ▶ Directory of Alternative Lenders
- ▶ Capital Assistance
- ▶ Entrepreneurial Development
- ▶ Procurement Assistance
- ▶ Innovation and Technology Support
- ▶ Global & Export Assistance
- ▶ Venture Funding

Visit: <https://esd.ny.gov/doing-business-ny/small-business-hub>; email: nylovessmbiz@esd.ny.gov; or call: (800) STATE NY (S)

Division of Minority and Women Business Development (DMWBD): Empire State Development's DMWBD helps minority and women business enterprises (MWBES) obtain:

- ▶ MWBE certification
- ▶ Contracting opportunities
- ▶ Technical assistance
- ▶ Financial resources
- ▶ Information about upcoming events

Visit: <https://esd.ny.gov/doing-business-ny/mwbe>; email: mwbecertification@esd.ny.gov; or call: (855) ESD-4MWB. (S)



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Business Services Web Portal: NYS Department of Labor (DOL) provides links to information on employee/employer issues and programs that can benefit employers.

- ▶ Employee training and apprentice programs
- ▶ Workforce data
- ▶ Unemployment Insurance
- ▶ Tax incentives
- ▶ Alien (foreign worker) certifications
- ▶ Regional DOL business services representatives
- ▶ Layoff transition services
- ▶ Safety and health consultations
- ▶ Human resource consultations

www.labor.ny.gov; (800) HIRE-992 or (800) 447-3992. (S)

New York Business Express: Provides a streamlined process of starting a business in New York State.

Entrepreneurs and businesses can access to a comprehensive resource for starting, running, and growing a business in New York. NY Business Express helps users to quickly learn about and access what they need in one central location. Visit: <https://www.businessexpress.ny.gov> (S)

Taxes/NYS Taxpayer Guidance Program: Information and assistance to help taxpayers voluntarily comply with the tax law by providing accurate and timely forms, instructions and guidance. Visit www.tax.ny.gov/pubs_and_bulls; or call (800) 972-1233 (instate) or (518) 485-6800. (S)

NY State of Health's Small Business Marketplace: Where employers can see if they qualify for federal tax credits that can put money in their pockets, obtain their Small Business Marketplace eligibility determination, easily review and compare available Marketplace-certified health and dental plans, and enroll in Marketplace certified coverage directly with an insurer or through a NY State of Health certified broker. The maximum federal tax credit for small business employers is 50 percent of premiums paid and for small tax-exempt employers is 35 percent of premiums paid. The tax credit is available to NY State of Health-eligible employers for two consecutive taxable years. To learn more about the Small Business Marketplace, visit: <https://info.nystateofhealth.ny.gov/resource/ny-state-health-brochure-small-business-owners>, or call (855) 355-5777 (S)

Healthy NY: Comprehensive affordable health insurance coverage for small businesses. Visit: https://www.dfs.ny.gov/consumers/small_businesses/about_healthy_ny (S)



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Property Casualty Insurance – A Small Business Guide: A guide to help small business owners make informed decisions regarding property insurance needs. Visit: https://www.dfs.ny.gov/consumers/small_businesses/prop_casualty_guide (S)

Employer Resources on Workers' Compensation, Disability Benefits and Paid Family Leave: Complete details on insurance coverage requirements, employer responsibilities and more. Visit: [NYS Workers Compensation Board - Home Page](#)

Labor Market Information: Extensive statistical information on New York's labor market, including contact information for regional labor market analysts. Visit: www.labor.ny.gov/stats/index.shtm; or call (518) 457-2919. (S)

Work Pays NY: Information, flyers and other materials to help promote public work support programs for low-income employees. Available at <http://otda.ny.gov/resources/for-business/>. (S)

NYS Data Center: Census, economic and demographic data. Visit: www.labor.ny.gov/nys-data-center/index.shtm. (S)

Consumer Protection: Information on consumer products that are recalled. Visit: <http://www.dos.ny.gov/consumerprotection/>; or call (518) 474-3514. (S)

Data Breach Reporting Form and Compliance Guidance for Businesses: New York State Data Breach Notification Law requires businesses to report data breaches to the Department of State, the New York State Division of State Police and the Office of the Attorney General. The Division of Consumer Protection provides resources for businesses about data breaches, information privacy, identity theft risks, and Internet security. Visit: http://www.dos.ny.gov/consumerprotection/security_breach/data_security_breach.htm; or call (518) 474-8583 (S)

A Guide to Sales Tax in New York State (Pub 750): A guide to New York State and local sales and use taxes for businesses. Visit: www.tax.ny.gov/pdf/publications/sales/pub750.pdf (S)

New York Tax Guide for New Businesses (Pub 20): This guide outlines the procedures new businesses need to follow and forms required to be filed with the NYS Department of Taxation and Finance. Visit: www.tax.ny.gov/pdf/publications/multi/pub20.pdf (S)



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REGIONAL RESOURCES

New York City (NYC) Business Web Portal: A comprehensive web portal for opening or expanding a business in New York City.

- ▶ Support for businesses
- ▶ Permits, licenses and regulations
- ▶ Taxes and payments
- ▶ Financing and incentives
- ▶ Contracting with NYC
- ▶ Employer information
- ▶ NYC business environment
- ▶ Infrastructure resources

Visit: www.nyc.gov/business (S)

Some regionally based programs are also listed at [Funding Incentives](#) and [Workforce Recruitment, Development and Benefits](#).

ADDITIONAL RESOURCES

BusinessUSA: A wide-range of business-related information and resources from the U.S. Federal Government.

Visit: <https://www.usa.gov/business> (S)



TECHNICAL ASSISTANCE

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Technical Assistance

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COMPREHENSIVE TECHNICAL ASSISTANCE

Small Business Liaison: Technical assistance and referrals to state programs for starting and expanding a small business. E-mail: nylovessmbiz@esd.ny.gov; or call (800) 782-8369 or (212) 803-3149. (S)

Empire State Development (ESD) Regional Offices: Comprehensive assistance to businesses expanding or relocating in the state. The ESD Regional Office staff will help you access state and local economic development resources. To find an ESD Regional Office near you, visit: <https://esd.ny.gov/regions>; or call (800) STATE NY.

Entrepreneurship Assistance Centers (EAC): Instruction, training and technical assistance to new and very small businesses is provided through 24 EAC throughout NYS. To find an EAC near you, visit: <https://esd.ny.gov/entrepreneurship-assistance-centers>; email: NYSEAC@esd.ny.gov; or call: (212) 803-3234. (S)

Small Business Development Centers (SBDC): Individual business counseling, research network library, workshops, seminars and on-line classes for entrepreneurs who want to start a business, improve the performance of an existing business or learn about government procurement. Services are provided through a network of regional centers and are free of charge or minimally priced. Visit: www.nyssbdc.org. (S)

Business Mentor NY: Need help growing your business? Join Business Mentor NY at <https://businessmentor.ny.gov/> to access free business mentorship – from lawyers and accountants to seasoned small business owners and marketing experts! Email: support@businessmentor.ny.gov to learn more. (S)

ENVIRONMENTAL

Small Business Environmental Ombudsman (SBEO): Provides guidance on which environmental permits are needed, when to obtain them, and the rights and responsibilities of businesses once a permit or registration is issued; as well as referrals for technical and financing services at the local, state and federal levels. SBEO offers assistance investigating and resolving complaints between small businesses and state and/or local authorities. All SBEO services are free and confidential. For assistance, email: environment@esd.ny.gov; or call (877) 247-2329. (S)

Brownfield Redevelopment: Technical assistance to facilitate the remediation and redevelopment of brownfields. Visit: www.esd.ny.gov/BusinessPrograms/BrownfieldCleanup.html; or call (800) STATE-NY.



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HUMAN RIGHTS

Human Rights: NYS Division of Human Rights will advocate on behalf of business that may have experienced discrimination. Visit: www.dhr.ny.gov; or call (888) 392-3644, (718) 741-8400 or TDD (718) 741-8300. (S)

MINORITY AND WOMEN BUSINESS

Division of Minority and Women Business Development (DMWBD):

Empire State Development's DMWBD helps minority and women-owned business enterprises (MWBES) obtain:

- ▶ MWBE certification
- ▶ Contracting opportunities
- ▶ Technical assistance
- ▶ Financial resources
- ▶ Information about upcoming events

<https://esd.ny.gov/doing-business-ny/mwbe>; email: mwbecertification@esd.ny.gov or call (855) ESD-4MWB (S)

Small Business Liaison: Technical assistance and referrals to state programs for starting and expanding a small business. E-mail: nylovessmbiz@esd.ny.gov; or call (800) 782-8369 or (212) 803-3149. (S)

Other programs for Minority and Women Business Enterprises are available at [Funding Incentives](#) and [Government Contracts/Market Expansion](#). (for Exporting)



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WORKFORCE

Workers' Compensation Advocate for Business: Assistance to individual businesses with issues regarding their coverage, understanding their rate classifications and compliance with workers' compensation law. Visit www.wcb.ny.gov/content/main/Employers/busadv.jsp; email advocatebusiness@wcb.ny.gov; or call (877) 632-4996 or (518) 486-3331. (S)

For more information on workforce development, visit [Information Resources](#) or [Workforce Recruitment, Development and Benefits](#).

ADDITIONAL TECHNICAL ASSISTANCE RESOURCES

[Industry Specific Programs](#) (for Cable & Telecommunications, Manufacturing and Tech-Based, and Motion Picture and TV).

[Government Contracts/Market Expansion](#) (for Exporting).



FUNDING INCENTIVES

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Funding Incentives

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General Business Financing includes programs that offer fixed asset and working capital financing for a wide variety of businesses. Listings for specialized financing includes employer incentives, programs for environmental improvements and green product development/manufacturing, and programs for minority, women, and disadvantaged businesses.

Additional financing programs can be found at [Industry Specific Programs](#).

GENERAL BUSINESS FINANCING

Alternative Lenders Directory: A listing of local and statewide alternative lenders to small and minority and women businesses. Visit: <https://esd.ny.gov/lender-directory> (S-with conditions)

Appalachian Regional Commission (ARC): Assistance for economic development projects in fourteen counties in NY's Southern Tier (Allegany, Broome, Cattaraugus, Chautauqua, Chemung, Chenango, Cortland, Delaware, Otsego, Schoharie, Schuyler, Steuben, Tioga, and Tompkins counties). To learn about the ARC and obtain contact information for ARC Local Development Districts in your area, visit: www.dos.ny.gov/lg/ARC/index.html

Job Development Authority (JDA) Direct Loan Program: provides loans for the growth of manufacturing and other eligible businesses within New York State by assisting in financing a portion of the cost of acquiring and renovating existing buildings or constructing new buildings ("real estate" projects) or for purchasing machinery and equipment ("M&E" projects). Visit: www.esd.ny.gov/BusinessPrograms/JDADirectLoanProgram.html

Linked Deposit Program: Interest rate reductions of 2% or more on loans from commercial banks, savings banks, savings and loans, farm credit bureaus and NY Business Development Corporation. Apply through your commercial lender or contact an ESD Regional Office for more information. Visit: www.esd.ny.gov/BusinessPrograms/LinkedDeposit.html; or call (800) STATE-NY.

Metropolitan Economic Revitalization Fund (MERF): Provides loans to businesses or governments investing in projects that retain or create a significant number of private-sector jobs in economically distressed areas within the geographic area known as the New York portion of the service area of the Port Authority of New York and New Jersey. These areas include New York City and parts of Nassau, Westchester and Rockland counties. For more information, visit: <https://esd.ny.gov/metropolitan-economic-revitalization-fund-program>.



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GENERAL BUSINESS FINANCING (CONTINUED)

New York State Community Development Block Grant (NYS CDBG) Small Business Assistance & Microenterprise Programs: Funding available for eligible applicants (generally cities, towns and villages with municipalities with populations under 50,000 and counties with an area population under 200,000) to provide small business assistance and conduct microenterprise programs. For more information, contact your city, town, village, or county. To learn about the NYS CDBG, visit: <http://www.nyshcr.org/Programs/NYS-CDBG/>

New York Healthy Food & Healthy Communities Fund: Is a \$30 million statewide program created to facilitate the development of healthy food markets in underserved communities throughout New York State. The funds provide financing for capital projects and predevelopment activities, including real estate acquisition, construction or rehabilitation, leasehold improvements, equipment, and infrastructure to food markets that cannot obtain conventional financing. For more information, visit: <http://www.liifund.org/projects/healthy-food-markets/>; or email: nyhealthyfood@liifund.org

U.S. Small Business Administration (SBA): The SBA provides assistance to small businesses in the form of counseling, loans, investment capital, and surety bonding. For more information, visit: www.sba.gov; or call: (800) 827-5722. (S)

Surety Bond Assistance Program: Provides financial and credit assistance, as well as training and technical support to help small business or Minority-and-Women-Owned Business Enterprises (MWBES) secure surety bonds for New York State government contracts. An application may be submitted by a contractor or surety broker/agent at the time a Bid bond or a Payment/Performance bond is required on a New York State agency contract. For more information, visit: <https://esd.ny.gov/new-york-state-surety-bond-assistance-program>

Tax Credits and Incentives: To provide New York State businesses with a competitive edge, there are all forms of tax incentives, business incentives and tax credits in New York State, all designed to benefit small or expanding businesses as well as film and TV production companies. For information on tax credits and incentives, visit: <https://esd.ny.gov/doing-business-ny/tax-based-incentives>. For ESD regional office contact information, visit: <https://esd.ny.gov/regions>; or call (800) STATE-NY



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ENVIRONMENTAL IMPROVEMENTS – ENERGY USE REDUCTION

Flexible Technical Assistance (FlexTech) Program*: Shares the cost to produce an objective, site-specific, and targeted energy study on how best to implement clean energy and/or energy efficiency technologies. Visit: <https://www.nysersda.ny.gov/All-Programs/Programs/FlexTech-Program>; or email: flextech@nysersda.ny.gov.

Industrial and Process Efficiency Program*: Provides manufacturers, data centers and other production facilities with performance-based incentives to implement energy efficiency and process improvements to increase productivity and reduce costs. Visit: <http://www.nysersda.ny.gov/All-Programs/Programs/Industrial-and-Process-Efficiency>; or email: IPEOutreach@nysersda.ny.gov.

Commercial New Construction Program*: Offers technical and financial support to commercial building owners and tenants to effect a permanent transformation in the way new or substantially renovated commercial buildings are designed and constructed. Visit: <https://www.nysersda.ny.gov/all-programs/programs/new-construction-program>; or email: newconstructionprogram@nysersda.ny.gov.

NY-Sun (Solar Your Business)*: Offers incentives and financing options for New York businesses looking to go solar. Find out what options are available and which of them is right for your business. Visit: <https://www.nysersda.ny.gov/All-Programs/Programs/NY-Sun/Solar-for-Your-Business/Financial-Support/Incentives-and-Financing>.

*NYSERDA's funding programs are updated on a continual basis. Please refer to NYSERDA's website at www.nysersda.ny.gov; or call (866) NYSERDA (697-3732) for up-to-date funding opportunities.



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ENVIRONMENTAL IMPROVEMENTS – POLLUTION PREVENTION, WASTE REDUCTION AND RECYCLING

Clean Vessel Assistance Program (CVAP): Established to improve water quality in New York's navigable waterways. Grants to manage facilities for pump-out and dump stations for sewage from recreational marine vessels. Visit: <https://www.efc.ny.gov/CVAP>; email: cvap@efc.ny.gov; or call (518) 486-9267.

Industrial Finance Program (IFP): Provides low cost loans for projects that manage waste, control pollution, build and improve drinking water, waste water, and solid waste facilities. The minimum cost-effective amount of an IFP financing is approximately \$10 million. For more information on IFP financing, visit: <https://www.efc.ny.gov/IFP>; email: finance@efc.ny.gov; or call (518) 402-7085



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MINORITY, WOMEN AND DISADVANTAGED BUSINESS

Bridge to Success Loan Program: Provides qualified Minority and Women Business Enterprises (MWBEs) with the short-term bridge loan to execute contracting opportunities with NYS and local governments. For more information, visit: <https://esd.ny.gov/bridge-success-loan-program>; or call 855-ESD-4MWB (855-373-4692).

Minority- and Woman-Owned Business Investment Fund: A fund designed to invest in early-stage NYS certified Minority- and/or Women-Owned Business Enterprises (“MWBEs”) that are in emerging technologies and have a proprietary or differentiated product or service. Visit: <https://www.esd.ny.gov/minority-and-women-owned-business-investment-fund>; or email: MWBEInvestmentFund@esd.ny.gov. (S)

Self-Employment Program: Consultation and financial support for legally blind individuals who wish to start their own small business. All candidates must be referred through the Commission for the Blind and Visually Handicapped Vocational Rehabilitation Program. Contact: Sharon.Flom@ocfs.ny.gov; or call (518) 474-7807 (S)



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TAX INCENTIVES

Business Expansion or Relocation Tax Incentives: There are a variety of incentives for companies expanding or relocating in New York State. Visit: <https://esd.ny.gov/doing-business-ny/tax-based-incentives> for a list of those incentives or call (800) STATE-NY.

Empowerment Zones (EZ): Financial assistance for businesses in designated geographic areas of Upper Manhattan and the South Bronx. For general program information, visit: <https://esd.ny.gov/new-york-empowerment-zone-program> or call (212)803-3240. For specific program information on the Upper Manhattan, visit: www.umez.org or call (212)410-0030; and for the Bronx, visit: www.boedc.com or call (718) 590-6252. (S)

Workers Employment Tax Credit (WETC): A NYS tax credit of up to \$2,100 for each individual hired. WETC is New York State's initiative to assist individuals with disabilities secure employment. For more information, visit: <https://www.labor.ny.gov/businessservices/EDSU/EDSU%20WETC.shtm>; or call (888) 4-NYSDOL (888/469-7365) or (518) 457-9000. (S)

Work Opportunity Tax Credit (WOTC): A federal tax savings of up to \$2,400 for hiring individuals who qualify as a member of a target group. Target groups include recipients of Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP) between ages 18-39, Supplemental Security Income (SSI), Long-Term Family Assistance (LTFA) and Long Term Unemployment Recipients (LTUR), veterans, ex-felons, youths between the ages of 16-17 who live in a federal empowerment zone (summer employment only), individuals between the ages of 18-39 who live in a federal empowerment zone or rural county, and disabled persons receiving rehabilitation services. For more information visit: <https://www.labor.ny.gov/businessservices/EDSU/EDSU%20WOTC.shtm>; or call (888) 4-NYSDOL (888-469-7365) or (518) 457-9000. (S)

Workers with Disabilities Employment Tax Credit (WETC): A NYS tax credit of up to \$5,000 for full-time and up to \$2,500 for part-time for hiring individuals with developmental disabilities. For more information, visit: <https://www.labor.ny.gov/businessservices/disability-tax-credit.shtm>; or call (888)4-NYSDOL (888/469-7365) or (518) 457-9000. (S)

ADDITIONAL FUNDING RESOURCES

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Industry Specific Programs

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AGRICULTURE

New Farmers Grant Fund: Provides grants to support beginning farmers who have chosen farming as a career and who materially and substantially participate in the production of an agricultural product on their farm.

Visit: <https://esd.ny.gov/new-farmers-grant-fund-program>; or email nyfarmfund@esd.ny.gov. (S)

NYS Department of Agriculture and Markets: Provides programs, services and funding to assist agriculture businesses.

Visit: <http://www.agriculture.ny.gov/Programs.html>; or call (800) 554-4501 (S)

Other programs for agricultural businesses are available at [Workforce Recruitment, Development and Benefits](#), [Government Contracting/Market Expansion](#) and [Mandated State Filings](#).

CABLE AND TELECOMMUNICATIONS

Cable Municipal Assistance: Provides guidance on federal and state laws and regulations governing cable television.

Visit: <http://www3.dps.ny.gov/W/PSCWeb.nsf/All/F09C832AAF7A98BE85257687006F3941?OpenDocument>; or call (518) 474-2213. (S)

Consumer Protection Law Do Not Call: To obtain information on the regulations of New York State's Do Not Call Law, visit: https://www.dos.ny.gov/consumerprotection/do_not_call/CPLaw%20-%20Do%20Not%20Call_web%20.pdf. (S)

Utilities, Telecommunications and Cable Assistance: Assistance with complaints, consumer protections, coordination of telecommunication service migration to another carrier, dispute resolution, utility service or tariff matter inquires and more. Visit: <http://www.dps.ny.gov>; email: web.questions@dps.ny.gov; or call (800) 342-3377. (S)

CONSTRUCTION

Office of General Services (OGS) Design and Construction Group: Provides information on how construction contractors and consultant professionals can conduct business with OGS and learn about bid opportunities.

Visit: <https://ogs.ny.gov/design-construction>; email: d&c.plans@ogs.ny.gov; or call: (518) 474-0203. (S)

For more information on Government Contracts, visit [Government Contracts/Market Expansion](#).



INDUSTRY SPECIFIC PROGRAMS

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- ▶ [Cable and Telecommunications](#)
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- ▶ [Manufacturing and Tech-Based – Technical, R&D and Partnership Opportunities](#)
- ▶ [Manufacturing and Tech-Based – Funding](#)
- ▶ [Motion Picture and Television](#)

Industry Specific Programs

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DESIGN

NY Designs: Is a program of LaGuardia Community College/CUNY that is dedicated to assisting New York City design and hardware tech startups succeed by providing access to incubator space, fabrication lab, mentors, and advisers. Visit: www.nydesigns.org; or call (718) 663-8400 (S)

INSURANCE

Insurance Information and Enforcement System (IIES): Provides updates from the NYS Department of Motor Vehicles (DMV) to the insurance industry. IIES significantly affects how transaction information about liability insurance policies is communicated between business partners (industry to DMV and DMV to industry). Visit: www.dmv.ny.gov/iies.htm; email: iies@dmv.ny.gov; or call (518) 402-2130. (S)

MANUFACTURING AND TECH-BASED – TECHNICAL, R&D AND PARTNERSHIP OPPORTUNITIES

Centers for Advanced Technology (CATs): CATs play a critical role in driving technology-based applied research and economic development in New York State by encouraging collaboration between private industry and universities. CATs promote national and international research collaboration and innovation as well as leveraging New York's research expertise and funding investments from federal government, foundations, businesses, venture capital firms and other entities. Visit: <https://esd.ny.gov/centers-advanced-technology>; email: NYSTARSupport@esd.ny.gov; or call (518) 292-5700. (S)

Centers of Excellence: Foster collaboration between the academic research community and the business sector to develop and commercialize new products and technologies, to promote critical private sector investment in emerging high-technology fields in New York State, and to create and expand technology-related businesses and employment. Visit: <https://esd.ny.gov/centers-excellence>; email: NYSTARSupport@esd.ny.gov; or call (518) 292-5700. (S)



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Industry Specific Programs

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MANUFACTURING AND TECH-BASED – TECHNICAL, R&D AND PARTNERSHIP OPPORTUNITIES *(CONTINUED)*

New York State Pollution Prevention Institute (NYS P2I): Is located in the Rochester Institute of Technology in partnership with the Rensselaer Polytechnic Institute, the State University of New York at Buffalo and Clarkson University provides pollution prevention programs and services to businesses. For more information, visit: <http://www.rit.edu/affiliate/nysp2i/> (S)

New York Manufacturing Extension Partnership: A network of organizations that provide growth and innovation services to small and mid-sized manufacturers in every corner of the state to help them create and retain jobs, increase profits, and save time and money. Visit: <https://esd.ny.gov/new-york-manufacturing-extension-partnership>; email: NYSTARSupport@esd.ny.gov; or call (518) 292-5700. (S)

New York State Certified Business Incubator and Innovation Hot Spots: Ten Innovation Hot Spots-one for each of New York's economic development regions-and twenty Certified Business Incubators, which receive funding to reach a greater number of early-stage companies. This network of support has created a culture of innovation and success around the state due to the ground-level services that make a dramatic difference in a start-up company's next steps. Individual designees generally provide: physical space; shared administrative staff; access to capital; coaching; mentoring; networking connections; prototype development; and access to other technical services. Visit: <https://esd.ny.gov/certified-business-incubator>; email: NYSTARSupport@esd.ny.gov; or call (518)292-5700. (S)

New York State Science and Technology Law Center (NYSSTLC): Helps entrepreneurs and companies with new technologies identify potential challenges and devises effective strategies to successfully bring that technology to market as well as provides intellectual property review to assess the commercial and licensing potential of new technologies. Apply directly to NYSSTLC or through NYSTAR. Visit: <http://nysstlc.syr.edu>; or call (518) 292-5700. (S)



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Industry Specific Programs

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MANUFACTURING AND TECH-BASED – FUNDING

Flexible Technical Assistance (FlexTech) Program*: Shares the cost to produce an objective, site-specific, and targeted energy study on how best to implement clean energy and/or energy efficiency technologies. Visit: <https://www.nyserderda.ny.gov/All-Programs/Programs/FlexTech-Program>; or email: flextech@nyserderda.ny.gov.

Industrial and Process Efficiency Program (IPE)*: Provides manufacturers, data centers and other production facilities with performance-based incentives to implement energy efficiency and process improvements to increase productivity and reduce costs. Visit: <http://www.nyserderda.ny.gov/All-Programs/Programs/Industrial-and-Process-Efficiency>; or email: IPEOutreach@nyserderda.ny.gov.

*NYSERDA's funding programs are updated on a continual basis. Please refer to NYSEERDA's website at www.nyserderda.ny.gov; or call (866) NYSEERDA (697-3732) for up-to-date funding opportunities.

Innovate NY Fund: A fund designed to provide investment capital in seed stage businesses supporting innovation, job creation and high-growth entrepreneurship throughout New York State. The fund operates through a "fund-of-funds" structure in which venture capital investment managers that were competitively selected manage the seed-stage investments on a statewide basis. Visit: <https://esd.ny.gov/innovate-ny-fund>; or email: InnovateNY@esd.ny.gov. (S)

Innovation Technology Commercialization Fund: A fund designed to provide investment capital for pre-seed stage companies across NY State. The fund operates through a "fund-of-funds" structure to provide critical pre-seed funding to incentivize commercialization and new business formation, facilitating the transition of ideas and research into marketable products. Visit: <https://esd.ny.gov/innovation-technology-commercialization-fund>; or email: TCInvestmentFund@esd.ny.gov. (S)



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MANUFACTURING AND TECH-BASED – FUNDING *(CONTINUED)*

Minority- and Woman-Owned Business Investment Fund: A fund designed to invest in early-stage NYS certified Minority- and/or Women-Owned Business Enterprises (“MWBEs”) that are in emerging technologies and have a proprietary or differentiated product or service. Visit: <https://www.esd.ny.gov/minority-and-women-owned-business-investment-fund>; or email: MWBEInvestmentFund@esd.ny.gov. (S)

Innovation Venture Capital Fund: A fund designed to provide critical funding to seed and early-stage businesses throughout NNY State to promote the commercialization of new technologies, encourage job creation and drive economic growth. The fund makes direct equity investments in companies with an emphasis on strategic industries such as information technology, life sciences, clean energy, and advanced manufacturing. Visit: <https://esd.ny.gov/innovation-venture-capital-fund>; or email: [NYS InnovationVCFund@esd.ny.gov](mailto:NYSInnovationVCFund@esd.ny.gov) (S)

MOTION PICTURE AND TELEVISION

New York State Governor’s Office of Motion Picture & Television Development: Assistance to film production companies including scouting, research, location images and working with local officials. Visit: <https://esd.ny.gov/industries/tv-and-film>; email: nyfilm@esd.ny.gov; or call (212) 803-2330. (S)

For information on other financial assistance programs for a wide variety of businesses, visit [Funding Incentives](#).



WORKFORCE RECRUITMENT, DEVELOPMENT AND BENEFITS

Jump to:

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- ▶ [Employee Benefits/Worker Support Services](#)

Workforce Recruitment, Development and Benefits

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RECRUITING AND TRAINING EMPLOYEES

Recruitment Services: NYS Department of Labor's business service teams coordinate employee recruitment to meet the employment needs of businesses. Visit: <http://labor.ny.gov/businessservices/lookforworkers/lookingforworkersIndex.shtm>; or call (888) 469-7365 or (518) 457-9000. (S)

Agricultural Workforce Certification Program (AWCP): Assists New York farmers with the recruitment, training and placement of agricultural employees. Visit: www.agriculture.ny.gov/AP/AWCP.html; or call (800) 554-4501. (S)

Career Fairs/Job Fairs: NYS Department of Labor coordinates career fairs that offer businesses and educational training providers an opportunity to interact with potential job seekers. Visit: www.labor.ny.gov/careerservices/findajob/JobFairRecruitmentsIndex.shtm; or call (888) 469-7365 or (518) 457-9000. (S)

Clean Energy Workforce Development: NYSERDA will work with partners to prepare the current and future NY State workforce to meet the demands of clean energy jobs through clean energy workforce development and training programs. For more information, visit: <https://www.nyserda.ny.gov/All-Programs/Programs/Clean-Energy-Workforce-Development>; or call (866) NYSERDA (697-3732). (S)

*NYSERDA's funding programs are updated on a continual basis. Please refer to NYSERDA's website at www.nyserda.ny.gov; or call (866) NYSERDA (697-3732) for up-to-date funding opportunities.

Employee Training: State University of New York (SUNY) has 64 campuses throughout the state, and will work with businesses to develop customized employee training programs. Visit: www.suny.edu/student/campuses_map.cfm for a map of campus locations and campus contact information. (S)

Federal Bonding Program: The U.S. Department of Labor provides free-of-charge fidelity bonding for six (6) months to businesses that hire hard-to-place or high-risk job applicants. Visit NY State Department of Labor at <https://labor.ny.gov/businessservices/services/fbp.shtm>; or email: specialpopulation@labor.ny.gov to identify a local bonding coordinator in your area or contact the NY State bonding coordinator. (S)

Shared Work: Allows employers to avoid layoffs by reducing the hours of their workforce and have employees collect Unemployment Insurance (UI). Employees continue to get full fringe benefits with reduced salary, and partial UI benefits to replace wages. Visit: www.labor.ny.gov/ui/dande/sharedwork1.shtm; or call (888) 469-7365 or (518) 457-9000. (S)

Workplace Safety and Health: The Division of Safety and Health (DOSH) is one of three divisions within the Worker Protection Bureau that makes keeping New York's workforce safe their number one priority. The DOSH umbrella of protection includes 10 Programs and a Licensing and Certification Unit. The DOSH offers safety and health information and assistance to employers and employees. Visit: https://labor.ny.gov/workerprotection/safetyhealth/DOSH_INDEX.shtm. (S)



WORKFORCE RECRUITMENT, DEVELOPMENT AND BENEFITS

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Workforce Recruitment, Development and Benefits

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EMPLOYEE BENEFITS/WORKER SUPPORT SERVICES

Elderly Pharmaceutical Insurance Coverage (EPIC): Provides prescription drug coverage to seniors who meet age and income eligibility requirements. For more information, visit: www.health.ny.gov/health_care/epic; or call the First Health Services Corporation at (800) 332-3742.

NYS Occupational Health Clinic Network (OHCN): A network of seven occupational health clinics, available to all workers, retirees and residents of NYS (one clinic specializes in farm worker health and safety). No worker is turned away because of an inability to pay and the OHCN clinics can bill directly to most major health insurance carriers. Visit: https://www.health.ny.gov/environmental/workplace/clinic_network.htm; email: boh@health.ny.gov; or call (518) 402-7900.

NY State of Health's Individual Marketplace: If an employer does not offer health insurance coverage, employees can use NY State of Health Marketplace to enroll in affordable, high quality health and dental insurance coverage for themselves and their families. Visit: <https://nystateofhealth.ny.gov>, or call (855) 355-5777.

NY State of Health's Small Business Marketplace: Where employers can see if they qualify for federal tax credits that can put money in their pockets, obtain their Small Business Marketplace eligibility determination, easily review and compare available Marketplace-certified health and dental plans, and enroll in Marketplace certified coverage directly with an insurer or through a NY State of Health certified broker. The maximum federal tax credit for small business employers is 50 percent of premiums paid and for small tax-exempt employers is 35 percent of premiums paid. The tax credit is available to NY State of Health-eligible employers for two consecutive taxable years. To learn more about the Small Business Marketplace, visit: <https://info.nystateofhealth.ny.gov/resource/ny-state-health-brochure-small-business-owners>, or call (855) 355-5777 (S).



WORKFORCE RECRUITMENT, DEVELOPMENT AND BENEFITS

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EMPLOYEE BENEFITS/WORKER SUPPORT SERVICES (CONTINUED)

Paid Family Leave (PFL): New York State's Paid Family Leave provides employees with job-protected, paid time off to bond with a newly born, adopted or fostered child; care for a family member with a serious health condition or assist loved ones when a spouse, domestic partner, child or parent is deployed abroad on active military service. Participation is required for most private employers with one or more employees (in covered employment) for each of at least 30 days in any calendar year. Insurance coverage for PFL benefits generally will be added to an employer's existing disability benefits policy. PFL coverage is funded by employee payroll contributions. For a list of insurers offering Paid Family Leave policies, visit the PFL section of the Department of Financial Services website. For more information, visit: <https://paidfamilyleave.ny.gov/>; or call 844-337-6303

Workers' Compensation (WC), NYS Disability (DBL) and Paid Family Leave (PFL) Insurance Plans: WC, DBL and PFL plans are offered by NYS Insurance Fund (NYSIF) for all businesses (other insurance carriers also offer WC, DBL and PFL insurance). The mission of NYSIF is to drive down the cost of WC, DBL and PFL insurance in NYS. NYSIF is a full-service insurer providing claims management, risk management, and related legal services. Visit: www.nysif.com; email: pblinfo@nysif.com; or call (888) 875-5790. (S)

Work Pays NY: A variety of assistance programs that may provide valuable benefits to your employees and help your bottom line in reducing turnover and training costs. Includes food and nutritional benefits, home energy assistance, earned income tax credits, child and dependent care credit, tax preparation assistance, free or low-cost health coverage for low-to-moderate income New Yorkers. Visit: <https://otda.ny.gov/resources/for-business>; or email: jobs@otda.ny.gov. (S)

Additional Workforce Recruitment, Development and Benefit information is available at [Information Resources](#), [Technical Assistance](#), and [Funding Incentives](#).



GOVERNMENT CONTRACTS/ MARKET EXPANSION

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Government Contracts/Market Expansion

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GOVERNMENT CONTRACTS

Doing Business with New York State: A guide to understanding New York State's procurement practices is available at <https://ogs.ny.gov/system/files/documents/2019/03/doingbusiness.pdf>. (S)

NYS Contract Reporter: An online publication listing NYS bid opportunities for goods and services. Basic access is free. View the Contract Reporter at <https://www.nyscr.ny.gov>. (S)

Division of Minority and Women Business Development: Certifies Minority and Women Business Enterprise (MWBE) firms for State contracting and publishes an online directory of certified MWBEs. Apply online at <https://esd.ny.gov/mwbe-new-certification>; search the directory at <https://ny.newnycontracts.com>

Procurement Assistance Program: Provides assistance to NYS small businesses in identifying contracting opportunities with state government agencies. Visit: <https://esd.ny.gov/procurement-assistance-program>; or call (518) 292-5266 (S)

NYS Office of General Services Procurement Services: Provides assistance to businesses seeking to market products and services to NYS government entities. Visit: <https://ogs.ny.gov/procurement/>; email: customer.services@ogs.ny.gov; or call (518) 474-6717. (S)

Procurement Technical Assistance Centers (PTAC): Provides assistance to local businesses with state, local and federal government bid opportunities. To find a local PTAC, visit: <http://www.aptac-us.org/find-a-ptac> (S)

Procurement Opportunities with Metropolitan Transportation Authority (MTA) Agencies: Provides assistance to businesses that want to sell their products and services to MTA agencies. Visit: www.mta.info/mta/procurement (S)

Small Business Transportation Resource Center (SBTRC): Provides assistance to new and existing businesses seeking to obtain transportation-related contracts. Visit: <http://www.laguardia.edu/sbtrc/>; email: sbtrc@lagcc.cuny.edu; or call (718) 482-5941. (S)

Additional Government Contracts information is available at [Industry Specific Programs](#).



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EXPORTING

Export Market Assistance Service (EMAS): Technical Assistance to conduct market research and/or identify foreign sales agents and distributors. Visit <https://esd.ny.gov/export-marketing-assistance-service-program>; or call (212) 803-2300.

Global NY Grant Fund: Provides grants to help companies start exporting or increase their global exports, or may be used for market customization, participation in trade shows/missions, export workshops and product adaptation to meet foreign regulatory requirements. Grants are also available to non-profit organizations that provide export assistance and trade education to New York State companies. Visit: <https://esd.ny.gov/global-ny-fund-grant-program>; or call: (212) 803-2300.

Global NY Loan Fund: Extends lending and financing to New York State companies seeking to create or expand direct exports, or to serve as suppliers to larger exporters. Loans are available to purchase equipment and inventory needed to deliver on export related contracts and for working capital to support foreign accounts receivable. Companies must apply directly to participating lenders. Also, interest-free loans are available for Distilled and Fermented Beverage businesses to promote New York State's beverage industry. Companies must apply with ESD for these loans. Visit: <https://esd.ny.gov/global-ny-loan-fund-program>; or call (212) 803-2300.

State Trade & Export Promotion (STEP) Grant: SBA through ESD, STEP grants are available to New York small businesses that want to expand their exports to any country in the world. Visit: <https://esd.ny.gov/global-ny-state-trade-expansion-program-step>; or call (212) 803-2300.

Food Export USA Northeast – The Branded Program: Cost-share grants that support the promotion of branded and private label food and agricultural products in foreign markets. Funding can be used for a wide variety of eligible international marketing and promotional activities. Visit: www.foodexport.org or the NYS Department of Agriculture & Markets at www.agriculture.ny.gov/AP/agsservices/inttrade.html; or call (800) 554-4501. (S)

U.S. Export Assistance: Helps U.S. companies plan, develop and execute international sales strategies necessary to succeed in today's global marketplace. Here you will find trusted market intelligence, practical advice and business tools to help you understand how to export, connect with foreign buyers, and expand operations in new markets. Visit: <https://www.export.gov/welcome>.



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MARKETING/BRANDING

NY Lottery Retailer: As licensed NY Lottery retailers, businesses can increase sales, receive 6% sales commission from lottery ticket sales, and display and sale merchandise materials. To register to become a licensed NY Lottery retailer, visit: <https://nylottery.ny.gov/information-for-retailers> (S)

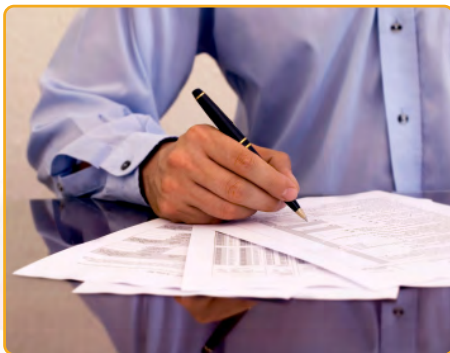
New York State Grown & Certified: The first statewide, multi-faceted food certification program designed to strengthen consumer confidence in New York products, address food product labeling, and assist New York farmers so they can take advantage of the growing market demand for foods locally grown and produced to a higher standard. Farms selling fruit or vegetables are required to be GAP Certified and must be a part of the Agricultural Environmental Management program (AEM). Visit: <http://certified.ny.gov>; email: NYSCertified@agriculture.ny.gov; or call (800) 554-4501.

Organic Growers Certification Fee Reimbursement Program: Reimbursement for a portion of annual Organic Certification fee costs. Visit: www.agriculture.ny.gov/AP/Organic/reimbursement.html; or call (800) 554-4501.

Taste NY: An initiative to promote New York's food and beverage industries. Overseen by the Department of Agriculture and Markets. Taste NY creates opportunities for local producers to showcase their goods at large public events, such as the Great New York State Fair. Taste NY offers food businesses an opportunity to sell their product in the 60+ retail outlets across the state, participate in tradeshow and highlight agritourism destinations throughout the state. Visit: <https://taste.ny.gov>; email: tasteny@agriculture.ny.gov; or call (800) 554-4501.

MARKET INFORMATION

NYS Data Center: Census, economic and demographic data. Visit: <https://labor.ny.gov/nys-data-center/index.shtm>. (S)



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TECHNICAL ASSISTANCE

Corporate Registration Information: General information about forming a corporation, filing forms and fees, registry of corporate and business entities. Visit: www.dos.ny.gov/corps; or call (518) 473-2492 or (212) 417-5800. (S)

Licensed Occupations: Information on license applications, exams and publications on certain occupations, such as real estate professionals, beauticians, barbers, hearing aid dispensers and pet cemetery operators. Visit: www.dos.ny.gov/licensing; or call (518) 474-4429 or (212) 417-5800 (S)

Agent & Broker Licensing: The NYS Department of Financial Services licenses insurance agents, brokers, consultants, reinsurance intermediaries, adjusters, and bail bondsman. Visit: https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home; or email: licensing@dfs.ny.gov; or call (800) 342-3736, (518) 474-6600 or (212) 480-6400. (S)

New York Business Express: Provides a streamlined process of starting a business in New York State. Entrepreneurs and businesses can access to a comprehensive resource for starting, running, and growing a business in New York. NY Business Express helps users to quickly learn about and access what they need in one central location. Visit: <https://www.businessexpress.ny.gov>. (S)

EMPLOYMENT

Employer and Unemployment Registration: Information on registering as an employer and for unemployment insurance. Visit: <https://labor.ny.gov/ui/employerinfo/registering-for-unemployment-insurance.shtm>; or call (888) 469-7365 or (518) 457-9000. (S)

License and Certification Unit: The NYS Department of Labor issues the following licenses and certificates: Asbestos Certificate of Competence; Asbestos Handling License; Crane Operator's Certificate of Competence; Blaster's Certificate of Competence; Explosives Dealer/Manufacturer License; Explosives Purchase/Own/Possess/Transport License; Pyrotechnician Certificate of Competence; and Workplace Safety and Loss Prevention Consultant Certificate or Specialist Certificates. Visit: https://www.labor.ny.gov/workerprotection/safetyhealth/DOSH_LICENSEING_CERTIFICATION.shtm; or call (888) 469-7365 or (518) 457-9000. (S)



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EMPLOYMENT *(CONTINUED)*

Workers Adjustment and Retraining Notification (WARN) Act: WARN requires to notify all affected employees, employee representatives, NYS Department of Labor, and Local Workforce Investment Board 90 days notice prior to a plant closing, mass layoff, relocation, or reduction in works. The State WARN Act applies to private sector employers with 50 or more full-time workers and affects 25 or more employees. For more information, visit: www.labor.ny.gov/workforcenypartners/warn/warnportal.shtm; or call (888) 469-7365 or (518) 457-9000.

Workers' Compensation and Disability Benefits: Information on how to obtain workers' compensation and disability benefits for your employees. Visit: www.wcb.ny.gov/content/main/Employers/Employers.jsp. (S)

ENVIRONMENT

Environmental Permits: NYS Department of Environmental Conservation's Division of Environmental Permits is responsible for overseeing permits for most major environmental regulatory areas protecting New York's air, water, mineral, and biological resources. Visit: <http://www.dec.ny.gov/permits/6081.html>. (S)



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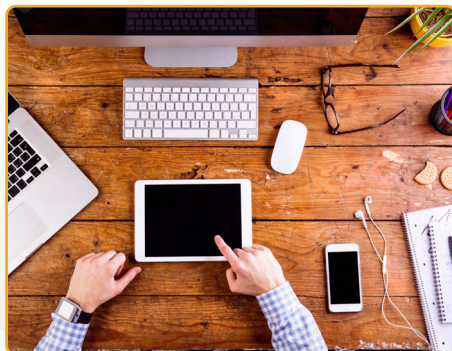
BUSINESS REGISTRATION AND LICENSING

New York Business Express: Provides a streamlined process of starting a business in New York State. Entrepreneurs and businesses can access to a comprehensive resource for starting, running, and growing a business in New York. NY Business Express helps users to quickly learn about and access what they need in one central location. Visit: <https://www.businessexpress.ny.gov>. (S)

Liquor Licensing: State Liquor Authority issues liquor licenses to businesses that deal with the importation, manufacture, distribution or sale of alcohol in New York. To apply for a liquor license, visit: <https://sla.ny.gov/get-license> (S)

Motor Vehicle Registrations/Regulations: NYS Department of Motor Vehicles regulates dealers and transporters; inspection stations; certified inspectors; repair and body shops; motor carriers; driver training programs; junk & salvage businesses; and commercial driver licenses. For more information, visit: <https://dmv.ny.gov/org>; or call (518) 486-9786 (S)

Telecommunications Regulations: Information on certification process and requirements for new telecommunications companies is available at the NYS Department of Public Service at <http://www3.dps.ny.gov/W/PSCWeb.nsf/All/7F830C1FF90AB31285257687006F388D?OpenDocument> (S)



Contact Us

To provide suggestions, send feedback or receive updates of this directory, please [click here](#).

If you represent a State agency and provide a program for small business that should be listed please [click here](#).

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