New York State Directory of Small Business Programs
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.

“Our economy is driven by small businesses, which are started, developed and sustained by the hard working citizens of New York State. In order to continue to strengthen and diversify our economy, we are taking the necessary steps to ensure small business owners have access to the information and support they need to position themselves for future growth. The NYS Directory for Small Business Programs is an important tool to improve awareness, access and availability of state resources for small businesses.”

Howard Zemsky, President and CEO of Empire State Development (ESD), Commissioner of the NYS Department of Economic Development
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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
PSEG ................................................................... Public Services Enterprise Group
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

STATEWIDE RESOURCES

Your Business: a downloadable guide to owning and operating a small business in New York State. Visit [https://esd.ny.gov/sites/default/files/YourBiz_Jan2017_0.pdf](https://esd.ny.gov/sites/default/files/YourBiz_Jan2017_0.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](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](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](https://www.labor.ny.gov/workerprotection/publicwork/PWContents.shtm); or call (888)469-7365 or (518)457-9000 (S).

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
[https://esd.ny.gov/doing-business-ny/small-business-hub](https://esd.ny.gov/doing-business-ny/small-business-hub); (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
[https://esd.ny.gov/doing-business-ny/mwbe](https://esd.ny.gov/doing-business-ny/mwbe); email: mwbecertification@esd.ny.gov; (855)ESD-4MB (S)
Information Resources

**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

[www.labor.ny.gov](http://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 without a login. Visit: [https://www.businessexpress.ny.gov](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](http://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](https://info.nystateofhealth.ny.gov/resource/ny-state-health-brochure-small-business-owners), or call (855) 355-5777 (S)

**Child Health Plus**: Child Health Plus (CHPlus) Provides insurance coverage through health plans for uninsured children up to 400% of federal poverty level. Visit: [https://www.health.ny.gov/health_care/child_health_plus](https://www.health.ny.gov/health_care/child_health_plus), or call (800)698-4543.

**Healthy NY**: Comprehensive affordable health insurance coverage for small businesses. Visit: [https://www.dfs.ny.gov/healthyny/index.html](https://www.dfs.ny.gov/healthyny/index.html) (S)
Information Resources


**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](http://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/](http://otda.ny.gov/resources/for-business/). (S)


**Consumer Protection:** Information on consumer products that are recalled. Visit: [http://www.dos.ny.gov/consumerprotection/](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 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](http://www.dos.ny.gov/consumerprotection/security_breach/data_security_breach.htm); or call (518) 474-8583 (S)


Information Resources

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
- www.nyc.gov/business

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
Technical Assistance

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. (S)

Entrepreneurial Assistance Program (EAP): Instruction, training and technical assistance to new and very small businesses through 24 EAP Centers throughout NYS. To find an EAP Center near you, visit: https://esd.ny.gov/entrepreneurial-assistance-program; 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 24 regional centers and are free of charge or minimally priced. Visit: www.nyssbdc.org. (S)

Business Mentor NY: Need help growing your business? Join https://businessmentor.ny.gov/ to access free business mentors – 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. Visit https://esd.ny.gov/businessprograms/sbeo.html and click on “permitting and compliance assistance”; email: environment@esd.ny.gov; or call (877)247-2329. (S)
Technical Assistance

ENVIRONMENTAL (CONTINUED)

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

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

Small Business Liaison: Provides technical assistance and referral to Latino small businesses. Call (212)803-3149. (S)

Other programs for Minority and Women Business Enterprises are available at [Funding Incentives](http://www.esd.ny.gov/doing-business-ny/funding-incentives) and [Government Contracts/Market Expansion](http://www.esd.ny.gov/doing-business-ny/govt-contracts-market-expansion) (for Exporting)
Technical Assistance

**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](http://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

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 (S)

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 (S)

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. (S)

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 (S)
Funding Incentives

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 CDBC, visit: http://www.nyshcr.org/Programs/NYS-CDBG/ (S)

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 (S)

Small Business Administration (SBA): The U.S. 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.

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 (S)

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 (S)
Funding Incentives

EMPLOYER INCENTIVES

Wage Subsidy and Transitional Employment Programs: Provides financial incentives to firms that hire job seekers on public assistance. Visit: [http://otda.ny.gov/resources/accountability/2012-2013-WSP.asp](http://otda.ny.gov/resources/accountability/2012-2013-WSP.asp); or email: jobs@otda.ny.gov. (S)

ENVIRONMENTAL IMPROVEMENTS/ENERGY USE REDUCTION

Energize NY Finance: Advantageous Property Assessed Clean Energy (PACE) financing available, depending on your location, for energy efficiency improvements (high efficiency heating and cooling, lighting, insulation, etc.) and renewable energy projects (e.g., solar, wind, geothermal). Low interest rates and payback terms of up to 20 years provide for lower annual payments and greater affordability. PACE financing is structured to be cash flow positive from inception. Energize NY Finance is supported by NYSERDA. Visit Energize NY Finance at [http://commercial.energizeny.org](http://commercial.energizeny.org) or call (914)302-7300. (S)

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.nyserda.ny.gov/All-Programs/Programs/FlexTech-Program](https://www.nyserda.ny.gov/All-Programs/Programs/FlexTech-Program)

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.nyserda.ny.gov/All-Programs/Programs/Industrial-and-Process-Efficiency](http://www.nyserda.ny.gov/All-Programs/Programs/Industrial-and-Process-Efficiency); or call (866) NYSERDA (697-3732) (S)

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.nyserda.ny.gov/all-programs/programs/new-construction-program](https://www.nyserda.ny.gov/all-programs/programs/new-construction-program); or call (866) NYSERDA (697-3732) (S)

Renewable Portfolio Standard Customer-Sited Tier Fuel Cell Program (PON 2157*): Offers financial incentives to support the installation and operation of continuous duty fuel cell systems in New York State. Visit: [https://www.nyserda.ny.gov/Funding-Opportunities/Closed-Funding-Opportunities/PON-2157-Renewable-Portfolio-Standard-Customer-Sited-Tier-Fuel-Cell-Program-small](https://www.nyserda.ny.gov/Funding-Opportunities/Closed-Funding-Opportunities/PON-2157-Renewable-Portfolio-Standard-Customer-Sited-Tier-Fuel-Cell-Program-small); or call (866) NYSERDA (697-3732) (S)

NY-Sun Financial Incentives (PON 2112*): Provides cash incentives and/or financing for the installation by contractors/builders of new grid-connected electric or photovoltaic systems for sites in the Upstate region. Visit: [www.nyserda.ny.gov/Funding-Opportunities/Current-Funding-Opportunities/PON-2112-Solar-PV-Program-Financial-Incentives.aspx](http://www.nyserda.ny.gov/Funding-Opportunities/Current-Funding-Opportunities/PON-2112-Solar-PV-Program-Financial-Incentives.aspx); 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](http://www.nyserda.ny.gov) for up-to-date funding opportunities.
**Funding Incentives**

**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](https://www.efc.ny.gov/CVAP); email: cvap@efc.ny.gov; or call (518)486-9267. (S)

**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](https://www.efc.ny.gov/IFP); email: finance@efc.ny.gov; or call (518) 402-7085 (S)
Funding Incentives

MINORITY, WOMEN AND DISADVANTAGED BUSINESS

Bridge to Success: Provides qualified Minority and Women Business Enterprises (MWBEs) with the short-term financing they need to secure contracting opportunities. Visit: [https://esd.ny.gov/bridge-success-loan-program](https://esd.ny.gov/bridge-success-loan-program) for more information; or call 855-ESD-4MWB (855-373-4692) (S)

Minority- and Woman-Owned Business Investment Fund: A seed to early-stage equity fund with up to $2 million to support innovation, job creation, and high-growth entrepreneurship throughout New York State. The Fund’s objective is to invest in early-stage NYS certified Minority-Owned Business Enterprises (“MBEs”), Women-Owned Business Enterprises (“WBEs”), and Minority- and Women-Owned Business Enterprises (“MWBEs”) that are in emerging technologies and have a proprietary or differentiated product or service. Visit: [https://esd.ny.gov/doing-business-ny/mwbe](https://esd.ny.gov/doing-business-ny/mwbe); 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)
Funding Incentives

TAX INCENTIVES

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

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](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](http://www.umez.org) or call (212)410-0030; and for the Bronx, visit: [www.boedc.com](http://www.boedc.com) or call (718)590-6252 (S)

New York State Governor’s Office of Motion Picture & Television Development: Tax credits for film, television and commercial production. Visit: [https://esd.ny.gov/industries/tv-and-film](https://esd.ny.gov/industries/tv-and-film); email nyfilm@esd.ny.gov; or call (212)803-2330. (S)

Workers with Disabilities 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 the disabled in securing employment. Visit [https://www.labor.ny.gov/businessservices/EDSU/EDSU%20WETC.shtm](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 credit for hiring individuals who qualify as a member of a target group. Target groups include veterans, ex-felons, SNAP (Supplemental Nutrition Assistance Program) recipients ages 18 to 39, vocational rehabilitation referrals, and long-term unemployment recipients. Visit [https://www.labor.ny.gov/businessservices/EDSU/EDSU%20WOTC.shtm](https://www.labor.ny.gov/businessservices/EDSU/EDSU%20WOTC.shtm) or call (888) 4-NYSDOL (888-469-7365) or (518)457-9000 (S)

ADDITIONAL FINANCIAL ASSISTANCE RESOURCES

Industry Specific Programs (for Agriculture and Manufacturing and Tech-Based)

Government Contracts/ Market Expansion (for Exporting)
Industry Specific Programs

**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](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](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: [www.dps.ny.gov/CableMuniAssistSection.htm](http://www.dps.ny.gov/CableMuniAssistSection.htm); or call (518)474-2213. (S)


**Utilities, Telecommunications and Cable Assistance:** Assistance with complaints, consumer protections, utility service inquiries, coordination of telecommunication service migration to another carrier, dispute resolution, tariff matters and more. Visit: [http://www.dps.ny.gov](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 a complete directory of certified Minority and Women Business Enterprise (MWBE) for utilization as subcontractors and suppliers for NYS government building construction contracts. Visit: [www.ogs.ny.gov/BU/DC](http://www.ogs.ny.gov/BU/DC); or call (877)OGS-PLAN (647-7526). (S)

For more information on Government Contracts, visit Government Contracts/Market Expansion.
Industry Specific Programs

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 specialize in specific technologies, and use State funds to partner with companies with applied research and development, product development and technical challenges. 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)

High Performance Computing Program (HPC): Provides small businesses access to the world’s fastest supercomputers for advanced simulations, modeling and development aimed at improving their operations. The supercomputers are located at Rensselaer Polytechnic Institute and Stony Brook/Brookhaven National Lab facilities. Visit: https://esd.ny.gov/new-york-state-high-performance-computing-program; email: NYSTARSupport@esd.ny.gov; or call (518)292-5700. (S)
Industry Specific Programs

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 nineteen Certified Business Incubators, provide expanded services and reach a greater number of early stage companies. 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): Advises research centers and small and start-up companies on technology-related legal issues and provides intellectual property reviews 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)
Industry Specific Programs

MANUFACTURING AND TECH-BASED FUNDING

Flexible Technical Assistance (FlexTech) Program: Shares the cost to produce an objective, site-specific, and targeted energy study on your building that will help you implement clean energy and/or energy efficiency technologies. Visit: [https://www.nyserda.ny.gov/All-Programs/Programs/FlexTech-Program](https://www.nyserda.ny.gov/All-Programs/Programs/FlexTech-Program); or call (866) NYSERDA* (697-3732) (S).

Industrial and Process Efficiency Program (IPE): Provides data center and manufacturing customers with performance-based incentives for energy efficient improvements to processes, support systems, and facilities. Delivers electric and natural gas energy efficient solutions that increase productivity, product quality and business’ bottom line. Visit: [https://www.nyserda.ny.gov/All-Programs/Programs/Industrial-and-Process-Efficiency](https://www.nyserda.ny.gov/All-Programs/Programs/Industrial-and-Process-Efficiency); 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](http://www.nyserda.ny.gov) for up-to-date funding opportunities.

Innovate NY Fund: A seed stage business equity fund with up to $45 million to support innovation, job creation, and high growth entrepreneurship throughout the state. The investment entities were competitively selected to invest in technology companies and other high growth firms throughout New York State. For more information, visit: [https://esd.ny.gov/innovate-ny-fund](https://esd.ny.gov/innovate-ny-fund); or email: InnovateNY@esd.ny.gov (S)

Innovation Technology Commercialization Investment Fund: A pre-seed stage equity fund with up to $8 million pool of capital focused on pre-seed stage companies across New York State. This 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. For more information, visit: [https://esd.ny.gov/innovation-technology-commercialization-fund](https://esd.ny.gov/innovation-technology-commercialization-fund); or email: TCIInvestmentFund@esd.ny.gov (S)
Industry Specific Programs

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

**Minority- and Woman-Owned Business Investment Fund**: A seed to early-stage equity fund with up to $2 million to support innovation, job creation, and high-growth entrepreneurship throughout New York State. The Fund’s objective is to invest in early-stage NYS certified Minority-Owned Business Enterprises (“MBEs”) and Women-Owned Business Enterprises (“WBEs”); and Minority- and Women-Owned Business Enterprises (“MWBEs”) that are in emerging technologies and have a proprietary or differentiated product or service. Visit: [https://esd.ny.gov/minority-and-women-owned-business-investment-fund](https://esd.ny.gov/minority-and-women-owned-business-investment-fund); email: MWBEInvestmentFund@esd.ny.gov. (S)

**New York State Innovation Venture Capital Fund (NYSIVC Fund)**: A seed and early-stage venture capital fund with $100 million to support and attract new high-growth businesses. The NYSIVC Fund provides critical funding to promote the commercialization of new technologies, incentivize economic growth, and encourage job creation across New York State. Visit: [https://esd.ny.gov/innovation-venture-capital-fund](https://esd.ny.gov/innovation-venture-capital-fund); or email: NYS InnovationVCFund@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](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](https://esd.ny.gov/).
Workforce Recruitment, Development and Benefits

RECRUITING AND TRAINING EMPLOYEES

Recruitment Services: DOL business service teams coordinate employee recruitment to meet 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: Helps employers lower the costs of professional development that focuses on reducing energy use, carbon emissions, and operational costs, while providing staff with some of the skills and training needed for the modern workplace. 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 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)

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 Health and Safety: 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

EMPLOYEE BENEFITS/WORKER SUPPORT SERVICES

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).

NY State of Health 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 (S).

Paid Family Leave (PFL): New York State’s PFL program provides employees with job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or to help relieve family pressures when someone is deployed to active military service abroad. Participation is required for private employers with one or more employees. 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 more information, visit: https://paidfamilyleave.ny.gov/; or call 844-337-6303 (S).

Child Health Plus (CHPlus): Provides insurance coverage through health plans for uninsured children up to 400% of federal poverty level. Visit www.health.ny.gov/health_care/child_health_plus; or call (800)698-4543. (S)

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. (S)

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. (S)
Workforce Recruitment, Development and Benefits

EMPLOYEE BENEFITS/WORKER SUPPORT SERVICES (CONTINUED)

Workers’ Compensation (WC) and NYS Disability (DBL) Insurance Plans: WC and DBL plans are offered by NYS Insurance Fund (NYSIF) for all businesses. The mission of NYSIF is to drive down the cost of WC and DBL 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 nutrition benefits, Home Energy Assistance and Earned Income Tax Credits 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

GOVERNMENT CONTRACTS


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 (S)

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 Procurement Services: Provides assistance to businesses seeking to market products and services to NYS government entities. Visit: www.ogs.ny.gov/BU/PC; 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.)

For more listings on Government Contracts, visit Industry Specific Programs.
Government Contracts/Market Expansion

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. (S)

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. Call (212)803-2300 or visit: https://esd.ny.gov/global-ny-fund-grant-program. (S)

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 provide 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 (S)

State Trade & Export Promotion (STEP) Grant: Funded by the U.S. Small Business Administration (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 (S)
Government Contracts/Market Expansion

EXPORTING (CONTINUED)

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/agservices/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.

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 sell 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. (S)

Organic Growers Certification 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. (S)

Taste NY: An initiative to promote New York’s food and beverage industries. Overseen by the Department of Agriculture and Markets, it 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 tradeshows and the initiative highlights agritourism destinations throughout the state. Visit: https://taste.ny.gov; email: tasteny@agriculture.ny.gov; or call (800)554-4501 (S)

MARKET INFORMATION

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

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: www.dfs.ny.gov/insurance/iablicn.htm; 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 without a login. 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)
Mandated State Filings

**EMPLOYMENT (CONTINUED)**

**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; Workplace Safety and Loss Prevention Consultant Certificate; Workplace Safety and Loss Prevention Specialist Certificates. Visit: [https://www.labor.ny.gov/workerprotection/safetyhealth/DOSH_LICENSING_CERTIFICATION.shtm](https://www.labor.ny.gov/workerprotection/safetyhealth/DOSH_LICENSING_CERTIFICATION.shtm); or call (888)469-7365 or (518)457-9000. (S)

**Workers Adjustment and Retraining Notification (WARN) Act:** WARN requires employers to provide 90 days notice prior to a plant closing, mass layoff or relocation to affected employees and their representatives, the New York Department of Labor and the local Workforce Investment Board. The State WARN Act applies to private sector employers with 50 or more workers who layoff 25 or more employees. For more information, visit: [www.labor.ny.gov/workforcenypartners/warn/warnportal.shtm](http://www.labor.ny.gov/workforcenypartners/warn/warnportal.shtm); or call (888)469-7365 or (518)457-9000. (S)

**Workers’ Compensation:** Information on Workers’ Compensation, how to obtain it for your employees, and the procedure if an accident occurs. Available at [www.wcb.ny.gov/content/main/Employers/Employers.jsp](http://www.wcb.ny.gov/content/main/Employers/Employers.jsp). (S)

**ENVIRONMENT**

**Environmental Permits:** New York State Department of Environmental Conservation’s (DEC) 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](http://www.dec.ny.gov/permits/6081.html). (S)
Mandated State Filings

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 without a login. Visit: [https://www.businessexpress.ny.gov](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](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](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](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.

If you are using this directory without internet access, call (800)STATE-NY or (212)803-3149.