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Dear Entrepreneur:

The Farmingdale State Small Business Development Center (SBDC) is a cooperative effort between the United States Small Business Administration (SBA) and the State of New York, and is administered by the State University of New York (SUNY).

The Farmingdale State SBDC delivers up-to-date one-on-one counseling, training and technical assistance in all aspects of business management. Our services include, but are not limited to, assisting small business with financial, marketing, production, organization and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, procurement assistance, veteran services, and venture capital information.

Assistance from the Farmingdale SBDC is available to anyone interested in starting a small business for the first time or improving or expanding an existing business. Thanks to the SBA and the State of New York, the expertise of the SUNY Farmingdale SBDC staff comes at no charge to the client.

We take great pride in promoting economic development in our community. The staff of the Farmingdale SBDC wishes you the best of luck as you embark on your venture.

Very Truly Yours,

Farmingdale SBDC

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When organizing a business, one of the most important decisions you will need to make will be the business structure. There are four basic forms in which for-profit businesses are organized: the sole proprietorship, the partnership, the corporation and the LLC/LLP. Each form has accompanying advantages and disadvantages, including tax consequences.

1) Sole Proprietorship

A Sole Proprietorship is a business that is owned by one person. As such, the person owns and control the business.

Setting up a sole proprietorship is the simplest, quickest and least expensive way to go into business. Legally, all that is required for set up is to obtain a license as required by the federal, state or local government. If the business has a name other than your own, you must also register your name with your local County Clerk. You do this through the use of a Certificate of Doing Business under an Assumed Name for Sole Proprietor, commonly referred to as a "DBA" (doing business as) form, which can be obtained from the County Clerk's Office, either in person or online. (See appendix for contact information.) There is a filing fee.

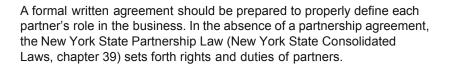
However, although the sole proprietorship is the simplest of business structures, the sole proprietor is held personally liable for any business related obligation. What this means is that if your business fails to pay a vendor, defaults on a debt or loses a lawsuit, you are personally liable for the debt.

Through the eyes of the law, the sole proprietorship is not legally separate from the person who owns it. The sole proprietor simply reports all business income or losses on his or her individual tax return – IRS Form 1040 with Schedule C attached.

2) Partnership

This is a business owned by two or more persons who get together to run the operation. Partners can contribute capital, specialized knowledge, marketing or management skills, and other valuable tools. They also share the risk.

Partners share equally in the right and responsibility of managing the business, and by law each partner is responsible for all debts and obligations of the firm. This means you are personally liable for the full amount of the partnership's debts, even if they exceed your investment and you did not personally consent to the debt.



Partnerships must file a Certificate of Conducting Business as Partners with the County Clerk of each county where the business is conducted. You obtain the form to do so at the County Clerk's Office, either in person or online. (See appendix for contact information.)

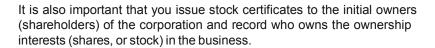
A partnership itself is not taxable. Instead, you must report the firm's income and expenses on federal and state "information" tax returns, and you are taxed on your share of profits or losses at your individual tax rate. The deduction of losses from your personal income tax statement could be a tax advantage.

3) Corporation

A corporation in New York State is an entity mutually exclusive of the Individual (s) who own and manage the business. A corporation is authorized to sell, buy and inherit property in its own name, and has legal rights, powers and duties. Corporations are operated for profit, and may raise capital by selling shares of interest in the corporation. A corporation's debts and obligations are distinctly its own.

To create a corporation you must meet specific statutory requirements, which include a Certificate of Incorporation with the New York State Department of State, Division of Corporations (see appendix). There are fees for name searches, for reservation of the name you select and for the Certificate of Incorporation.

In addition to filing a Certificate of Incorporation, you must create "Corporate Bylaws." While Bylaws do not need to be filed with the state, they are important because they set out the basic rules that govern the ongoing formalities and decisions that govern corporate life, such as how and when to hold regular and special meetings of directors and shareholders and the number of votes necessary to approve corporate decisions.



Corporations and their owners must observe certain formalities to retain their status as a separate entity. Specifically, corporations must:

- hold annual shareholders' and directors' meetings
- keep minutes of shareholders' and directors' meetings major decisions
- make sure that the corporate officers and directors sign documents in the name of the corporation
- maintain separate bank accounts from their owners
- keep detailed financial records
- file separate corporate income tax returns

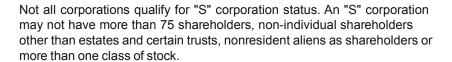
S and C Corporations

Corporations are "C" corporations unless a special election is filed by shareholders under the tax law for "S" Corporation status. There is a time limit for an "S" election.

Under Section 1362 of the Internal Revenue Code, certain small business corporations may report income on personal tax returns. This is accomplished, after filing a Certificate of Incorporation with the Secretary of State, by filing Form 2553 with the Internal Revenue Service. Once the IRS grants its approval, a similar election form called CT-6, "Election by a Small Business Corporation," must be filed with the NYS Department of Taxation and Finance (see Appendix).

An "S" corporation is taxed under subchapter "S" of the Internal Revenue Code, which means that it is taxed similarly to a partnership. Income and expenses of the "S" corporation flow through to investors in proportion to their shareholdings, and profits or losses are taxed to shareholders at their individual tax rates.

In contrast, a "C" corporation is a separate, taxable entity that reports its income and expenses on a corporation income tax return, and is taxed at corporate income tax rates. Profits are taxed before dividends are paid. Shareholders pay taxes on dividends by reporting them as income. This results in double taxation of profits paid as dividends. By electing "S" Corporation status, this double taxation of corporate profits can be avoided.



One of the main advantages of incorporating is that the owner's personal assets are protected from the creditors of the corporation. Since only corporate assets need to be used to pay business debts, you stand to lose only the money you've invested in the corporation.

There are some exceptions in which limited personal liability will not shield an owner's personal assets. An owner of a corporation can be held personally liable if he/she:

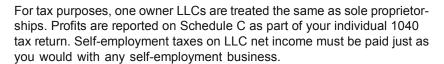
- personally and directly injures someone
- personally guarantees a bank loan or a business debt on which the corporation defaults
- fails to deposit taxes from employees' wages
- does something intentionally fraudulent or illegal that causes harm to the company or someone else, or treats the corporation as an extension of his/her personal affairs, rather than as a separate legal entity

4) Limited Liability Company (LLC) and Limited Liability Partnership (LLP)*

The Limited Liability Company (LLC): Combines attributes from both corporations and partnerships (in the case of one person LLCs, sole proprietorships) the corporation's protection from personal liability for business debts and the simpler tax structure of partnerships. And while setting up an LLC is more difficult than creating a partnership or sole proprietorship, running one is significantly easier than running a corporation.

To create an LLC, you must begin by filing an "Articles of Organization" with the New York State Department of State. You may obtain this form (in PDF format) at http://www.dos.state.ny.us/corp/llccorp.html (for mailing address, see Appendix). There is a filing fee.

In addition to filing the Articles of Organization, you must create a written LLC operating agreement. While this does not need to be filed with the state, it is a critical document because it sets out the LLC member's rights and responsibilities, their percentage interests in the business and their share of profits.



Similarly, multiple owner LLCs are treated as a partnership by the IRS. The tax return that the LLC completes and files is IRS Form 1065, Partnership Information Return. On this form, LLC profits are reported and allocated to each of the owners according to the LLC's operating agreement. Each owner is given a Schedule K-1, which shows each owner's share of LLC income or loss. The owner then reports and pays taxes on this income on the owner's annual 1040 income tax return. LLCs must also place a notice to be published in two newspapers in the county where the business is located. The notice must run each week for six successive weeks specifying the details of the limited partnership. There is a filing fee.

The Limited Partnership (LLP): This is a special form of partnership with financial liability limited to the amount of each partner's investment. There must be at least one general partner. The general partner controls the firm and is responsible for its debt and obligations. In exchange for limited liability, the limited partner gives up the right to participate in the day-to-day management and control of the business. A limited partnership Certificate of Registration must be filed with the New York State Department of State, Division of Corporations, State Records and Uniform Commercial Code. You may download the form at http://www.dos.state.ny.us/pdfs/dos1526.pdf (see Appendix for mailing address). Immediately after filing the certificate, a notice must be published in two newspapers in the county where the business is located. The notice must run each week for six successive weeks specifying the details of the limited partnership. There is a filing fee.

While the partnership does not pay taxes, it must file Form 1065, an informational return, with the IRS each year. This form sets out each partner's share of the partnership's profits (or losses), which the IRS reviews to make sure the partners are reporting their income correctly.

*For additional information regarding LLC's and LLP's, refer to Publication 16 of the New York State Department of Taxation and Finance. It may be downloaded (in PDF form) at http://www.tax.state.ny.us/pubs_and_bulls/General.htm.

In Summary: A Quick Reference Guide to Legal Business Formations

Proprietorship Partnership Corporation LLC or LLP (S or C)

Best Suited For	Single owner business; tax rates determined by bracket of individual; owner personally liable for all debts and aspects of business	Two or more business own ers/partners are personally liable for all debts and acts of business.	Single or multi- ple owner busi- ness where owner(s) need(s) company fringe benefits and lia- bility protection	Single or multiple owned business where owner(s) need(s) limited liability but want to be taxed as a partnership
Type of Entity	Inseparable from owner	Inseparable owner but can have debt or property in its name	Separate legal entity	Separate legal entity
Main Advantages	Inexpensive to set up; few administrative duties	Inexpensive to set up; few administrative duties	Limited Lliability; company paid fringe benefits (C Corp.); tax savings through income splitting (C Corp.); Capital is easy to raise through sale of stock	Limited Liability; pass-through entity; unlimited number of owners; capital is easy to raise through sale of interests
Main Disadvantages	Unlimited liability; no tax benefits; business dissolves upon death of owner	Unlimited liability; also liable for partners' acts; no tax benefits; legally dissolves upon change or death of partner	Can be costly to form; more administrative duties; S Corp. limited to 75 shareholders	Can be costly to form; more administrative duties
Taxes	Owner is responsible; file Schedule C with Form 1040	Partners are responsible; file Form 1065	C Corp. pays its own, S Corp. passes through to owners; file Form 1120, S Corps. file Form 1120S	Taxes as a partnership; file Form 1065, with Schedule K-1 in the case of multiple owners

PART TWO - WRITING A BUSINESS PLAN

Once you have given some careful consideration to the business, you'll be ready to put ideas in writing. Just as a building needs a blueprint, a business needs a business plan. A business plan is a formal document which explains in some detail your plan to develop a financially successful business.

Preparing a business plan forces you to think through every aspect of your business. If you need outside capital, the business plan will be one of the first things the lender or investor will want to see. In particular it will help organize and consolidate ideas so you can better promote your business.

The business plan serves as an assessment tool for you, the owner. As you work your way through the points of the plan, you will need to reaffirm the viability of your ideas. As you grow as a business, a plan will help you keep track of the details and make sure the business is progressing as you intended.

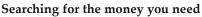
Structure of a Business Plan:

Statement of Purpose
Business Description
Products and Services
Market Analysis
Management and Operations
Financial Analysis and Projections

Please refer to the *Business Plan Guide*, provided by the SUNY Farmingdale SBDC, for additional information and tips. The business advisors at the SUNY Farmingdale SBDC will aid and assist you through the process of preparing an effective business plan.

PART THREE - FINANCING YOUR BUSINESS

As you already know, one key to a successful business start-up and expansion is your ability to obtain and secure appropriate financing. Raising capital is the most basic of all business activities. But, this does not need to be a complex and frustrating process, as is commonly believed. With the assistance of the Farmingdale SBDC, you will be informed and will be able to plan effectively to assure that raising money for your business will not be a painful experience.



There are several sources to consider when looking for financing. It is important to consider all of your options before making a decision.

- <u>Personal savings:</u> the primary source of capital for most new businesses comes from savings and other forms of personal resources.
- <u>Relatives and friends:</u> Many entrepreneurs look to private sources such as friends and family when starting a new business venture, edit unions will provide a loan if you can show your business proposal is sound.
- <u>Venture capital firms:</u> These firms help expanding companies grow in exchange for equity or partial ownership. (For a list of venture capital firms licensed by the SBA, go to http://www.sba.gov/INV/liclink.html.)

Getting the money you need: Types of business loans

Most small businesses require a loan of some sort. The following is a brief overview of types of business loans. The Farmingdale State SBDC business advisors can provide a more in-depth perspective of small business loan options in order to help you apply for and secure a loan.

- <u>Short-term:</u> generally have the maturity of up to one year. These include working-capital loans, accounts-receivable loans and lines of credit.
- <u>Long-term:</u> have maturities greater than one year but usually less than seven years. Real estate and equipment loans may have maturities of up to 25 years. Long-term loans are used for major business expenses such as purchasing real estate and facilities, construction, durable equipment, furniture and fixtures, vehicles, etc.

United States Small Business Administration(SBA)Loan Maturities:

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of loan proceeds, and the useful life of the assets financed. However, maximum loan maturities have been established:

25 for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to seven years for working capital. Short-term loans are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs

PART FOUR - GOVERNMENT REGULATIONS AND YOUR BUSINESS

There are an array of federal, state and local regulations that your business must comply with. The subsequent list is a good guideline, but is by no means exhaustive. There are variations by industry. Be sure to thoroughly investigate the regulations that affect your industry. (The permit section lists industries/occupations regulated by the State of New York.) Remember, being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

1) Business Licenses

<u>Cities and Towns:</u> According to State law, each city or township may require permits – check your local municipality for license requirements. This can be done by contacting the Town Clerk in each town where you will be conducting business (see Appendix for contact information).

Villages: Contact the Village Clerk to determine if a permit is required.

2) Business/Individual Licenses & Permits

The following is a list of industries/occupations that require a state permit. For assistance contact:

Governor's Office for Regulatory Reform (GORR) (518) 453-8130 Mon.-Fri. 8:30am -4:30pm Https://bw.licensecenter.ny.gov

Driving Schools Accountant/Accounting Carpentry Carpet and Upholstery Services Dry Cleaning Electrical Contractor Acupuncture Cleaning Carpet Stores (Sales and Adult Day Care Electrical Repair Services Advertising Services Installation) Electronics Store Alarm Installers **Employment Agencies** Catering All Terrain Vehicle (ATV) Charter Bus Service **Engineering Services** Chimney Cleaning Escort Service Dealers Ambulance Service Extermination Services Service Ambulette Services Chiropractic Fabric Shop/Sewing Animal Breeding Cigar Shops Supply Shop Antique Sales Cigarette Shops Fast Food Establishments Antique Shows Cleaning Services Fishing Guides Apartment Referrals (Residential and Fish/Seafood Market Apparel Manufacturing Commercial) Flea Markets Arcade Clerical/Secretarial Floor Covering Stores Architectural Services Florist Services Armored Car Service Clothing and Accessory Food Processing/ Asbestos Removal Stores Manufacturing Athletic Trainers Coin Processor Food/Beverage Vendors Coin Shows Auctions/Auctioneer Fuel Oil Dealer Audiologist Commission Merchant Funeral Homes Automotive Supply Store (Farm Products Furniture Movers Dealer) Furniture/Home Furnishing Bagel Shop Bail Enforcement Agent Computer Consulting Stores Bait/Tackle Shop Computer Equipment Garbage/Trash Collection Gasoline Station Bakery Sales Barber Shops Computer Maintenance/ General Contractor -Beauty Salon Repair Services Heavy Construction General Contractor -Beauty Supply Store Computer Program/ Bed and Breakfast Design Services Non-Residential Convenient Food Stores Bedding (Manufacturing/ General Contractor -Renovation) Courier Service Residential General Merchandise Bicycle Shop Court Reporting (Sales/Repair/Rentals) Craft Shop Sales Billiard Parlor Craft Show Gift Baskets Craft/Hobby Vendor Gift/Novelty/Souvenir Billing Service Bingo Hall Credit Counseling/ Shops **Boat Dealers** Credit Repair Graphic Design/Printing Bodega Credit Reporting Greenhouse Grills/Bars **Body Piercing** Dating Service Book Store Day Care/School Age Grocery Store Bookkeeping Child Care Gun Shop Bowling Alley Debt Collection Agency Hardware Stores Building Supplies/ Deli Haulers Lumber Stores Delivery Services Health Club/Fitness Demolition Services Bus Service/Company Center Café Dental Health Food Store Camera/Photographic Dietetics/Nutrition Health Spa Supply Stores Diner Hearing Aid Dispensing Campground Disc Jockey Service Home Improvements Candy Store Disposal Plants Home Inspection Hotels and Motels Car Detailing Doughnut Shop



Nursery School Nurses Registry Nursing Occupational Therapy Optometry/Opthalmic Dispensing Painting and Paper Hanging Paint/Glass/Wallpaper Stores Passenger Transportation (Except Taxi and Limousine) Pawnshop Payroll Service Pest and Insect Control Services Pet Boarding/Kennels Pet Cemetery Pet Grooming Pet Sitting/Walking Service Pet Store/Shop Pharmacy Photographic Services Physical Therapy Physicians/Doctors Pizzeria Plastics Manufacturing Plumbing, Heating and Air Conditioning Podiatry Private Investigation Process Server Psychology Public Relations Real Estate Sales/ Brokers/Appraisals Rendering Plants Respiratory Therapy Restaurant Resume Writing Services Roofing, Siding and Sheet Metal Work Second Hand Clothing Security Guard Services Security Systems (Installation and

Small Engine Repair Services (Except Automotive) Snowmobile Dealers Snowplowing Social Referral Service Social Work Specialty Food Stores (Coffees/Teas/Spices/ Herbs) Speech Pathologist Sporting Goods Store Stamp Show Supermarket Surveying Services Talent Agency/Registry Tanning Salon Tattoo Parlor Tax Preparation Services Taxi Service Telemarketing Telephone Answering Service Temporary Placement Agencies Textile Manufacturing Theatre/Stadium/Arena Theatrical Agents/Registry Towing Services (Automotive) Transport Property/Freight Transportation of Passengers (Except Taxi and Limousine) Travel Agency Tree Farms Tree Services Trucking Underwater Logging Used Books Vending Machines Veterinary Medicine Video Store - Sales and Rentals Whitewater Rafting Guides Wine Store

If the industry or occupation that your business entails is not listed above, it is still a good idea to contact GORR. Permit requirements do change; taking the time to do a little research now will avert potential obstacles later. In addition, it is recommended that you contact your local municipality prior to filing for a state permit.

Shops/Shoeshine Parlors

Monitoring)

Shoe Repair



If you are planning on occupying a new or used building for a new business, you may have to apply for a CO from your town or city zoning department. For information contact the town or city zoning entity where the business is to be located (see Appendix).

4) Protecting Your Idea

- <u>a.</u> <u>Trademark</u> A word, name, symbol, device or any combination of these that identifies and distinguishes goods used in interstate (federal registration) or intrastate (state registration) commerce.
- <u>b.</u> <u>ServiceMark</u> A mark that identifies and distinguishes services and includes various distinctive features of advertising.

For federal registration of a trademark or service mark contact:

United States Department of Commerce Trademark Office 2021 Jefferson Davis Highway Arlington, Virginia 22202 Phone: 800-786-9199

http://www.uspto.gov

For New York State registration of a trademark or service mark contact:

Department of State Miscellaneous Records Section 162 Washington Avenue Albany, New York 12231

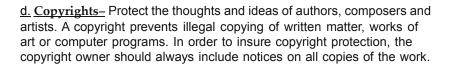
http://www.dos.state.ny.us/corp/miscfae.html

c. <u>Patent</u>– A U.S. patent for an invention is the grant of a property right to the inventor(s), issued by the U.S. Patent and Trademark Office. The right conferred by the patent grant is, in the language of the statute and of the grant itself, "the right to exclude others from making, using, offering for sale, or selling" the invention in the United States or "importing" the invention into the United States.

To register a patent contact:

United States Department of State
Assistant Commissioner for Trademarks, Patent Applications
Washington, DC 20231

Phone: 800-786-9199



To obtain more information, contact:

United States Copyright Office United States Library of Congress James Madison Memorial Building Washington, DC 20559 Phone: 202-707-3000

5) Tax Information

a. Federal Taxes, State Taxes and Federal Insurance Contributions Act (FICA) Business owners are required by law to withhold the following from wages paid to employees: federal income taxes, state income taxes and FICA (Social Security) insurance. Income taxes will also be levied by the federal and state governments on earnings of any business. Therefore, each business must file an income tax return with both agencies. Businesses may be required to file estimated taxes on a quarterly basis.

For federal tax information contact:

United States Internal Revenue Service 1180 Veteran's Memorial Highway Hauppauge, New York 11785 Phone: 631-851-4726

www.irs.ustreas.gov

For New York State tax information contact:

New York State Tax Department Taxpayers Assistance Bureau W. A. Harriman Campus Albany, New York 12227 Phone: 800-225-5829 www.tax.state.ny

For Social Security Insurance (FICA) information, contact: United States Social Security Administration

1121 Walt Whitman Road Melville. New York 11747

Phone: 800-772-1213 www.irs.ustreas.gov <u>b. Federal Self-Employment Tax</u>– Everyone must pay Social Security Tax. If you are self employed (as in the case of a sole proprietorship or partnership), your Social Security contribution is made through the self employment tax.

Contact the IRS at:

United States Internal Revenue Service (Suffolk) 1180 Veteran's Memorial Highway Hauppauge, New York 11785 Phone: 631-851-4726

Phone: 631-851-4726 www.irs.ustreas.gov

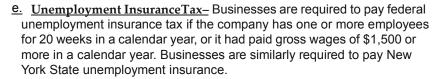
United States Internal Revenue Service (Nassau) 107 Charles Lindberg Garden City, New York 11530 Phone: 516-683-5169 www.irs.ustreas.gov

<u>C.</u> <u>Sales Tax Number and Authorization</u>- Businesses which purchase merchandise and material for resale must apply for a tax number (also known as a resale certificate) to avoid paying taxes from their suppliers. In addition, they must obtain a tax authorization to collect sales tax from their customers.

To obtain more information contact:

NYS Tax Dept. Sales Tax Registration Unit W.A. Harriman, Office Campus Albany, NY 12227 www.licensecenter.ny.gov

d. <u>PropertyTaxes</u>— County, town and school taxes are only applicable to businesses owning real property. Each town or city regulates its own assessments. For further information contact the Town/City Assessor where the business is located.



For New York State unemployment insurance information, contact:

New York State Department of Labor

Division of Unemployment

PO Box 15130

Albany, NY 12212-5130

Phone: 1 888 209 8124

www.labor.ny.gov

For federal unemployment insurance information, contact:

United States Internal Revenue Service 1180 Veteran's Memorial Highway Hauppauge, New York 11785

Phone: 631-851-4726 www.irs.ustreas.gov

6) Employer Identification Number (EIN)

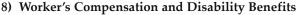
The EIN is a nine digit number which takes on the following format: 00-0000000. The IRS uses the number to identify taxpayers who are required to file various business tax returns. All businesses are required to have one, except for sole proprietorships with no employees. In the case of the latter a social security number will usually suffice, check with relevant financial institutions first. To obtain an EIN, you may download an application (in PDF form) at www.irs.gov/pub/irs-pdf/fss4.pdf. You may also contact the IRS at:

United States Internal Revenue Service 1180 Veteran's Memorial Highway Hauppauge, New York 11785 Phone: 631-851-4726 or 866-816-2065

www.irs.ustreas.gov

7) Immigration Act

The Federal Immigration and Control Act of 1986 requires all employers to verify the employment eligibility of new employees. The law obliges an employer to process Employment Eligibility Verification Form I-9.



If a business employs three or more people, workers' compensation insurance must be carried to provide protection for on-the-job accidents.

For further information contact:

Nassau Suffolk

New York State Insurance Fund
8 Corporate Center Drive
New York State Insurance Fund
8 Corporate Center Drive

2nd Floor 3rd Floor

Melville, NY 11747 Melville, NY 11747 Phone: 613-756-4000 Phone: 613-756-4300

www.socialsecurity.gov.locator

Contact the Immigration and Naturalization Service (INS) for forms and assistance at:

INS Office of the Business Liaison

Room 3034

425 I Street, NW

Washington, DC 20536 Phone: 800-357-2099

9) Industrial Regulations

Laws require that businesses comply with safety and health regulations. New business owners should request inspection of their premises prior to commencing business operations.

For further information, contact:

United States Department of Labor Occupational Safety and Health Administration (OSHA) 201 Varick Street, Room 670 New York, New York 10014

Phone: 212-337-2378 **www.osha.gov**

10) Zoning and Variances

Local municipalities have ordinances regulating the businesses within their jurisdictions. Some of these ordinances define the procedures for obtaining permits for structural changes in existing buildings zoned for commercial and manufacturing uses, as well as applying for variances. Contact the town, city or village zoning board where the business will be located for more specific information (see Appendix).



**The New York State Department of Taxation and Finance has published Publication 20: New York State Tax Guide for Business. It is an excellent resource for start-up businesses. It can be downloaded (in PDF form) at www.tax.state.ny.us/pdf/publications/pub20_1201.pdf.

<u>APPENDIX</u>

1. Credit Reporting Organizations Equifax

P.O. Box 740241 Atlanta, GA 30374 Phone: 1-800-685-1111 www.equifax.com

Experian 200 Madison Avenue Sixth Floor New York, NY 10016-3903 Phone: 888-397-3742 www.experian.com

2. Federal Agencies

Social Security 26 Federal Plaza New York, New York 10278 Phone: 212-264-3860 www.socialsecurity.gov

United States Department of Commerce Economic Development Administration Curtis Center, Suite 140 South Independence Square West Philadelphia, Pennsylvania 19106 Phone: 215-597-4603 www.doc.gov/eda

United States Department of Labor 200 Constitution Ave., NW Washington, DC 20210 Phone: 1-866-487-2365 www.dol.gov United States Small Business Administration (SBA) 350 Motor Pkwy Hauppauge, NY 11788 Phone: 631-454-0750 www.sba.gov

United States Department of Veteran's Affairs 245 West Houston Street New York, New York 10014 Phone: 800-827-1000 www.va.gov

3. State Agencies

New York State Liquor Authority 317 Malcolm X Blvd New York, New York 10027 Phone: 518-474-3114 https://www.sla.ny.gov

Empire State Development 150 Motor Parkway 3rd Floor, Suite 311 Hauppauge, New York 11788 Phone: 631-435-0717 www.esd.ny.gov

New York State Department of Financial Services 1 State Street New York, New York 10004 http://www.dfs.ny.gov



New York State Department of Motor Vehicles

Albany

Phone: 212-645-5550 Phone: 718-966-6155 https://dmv.ny.gov

New York State Department of State Division of Corporations, State Records, and Uniform Commercial Code

41 State Street Albany, NY 12231-0001 Phone: 518-473-2492

www.dos.ny.gov

New York State Department of State Division of Licensing Services 250 Veteran's Hwy., Room 2A15 Hauppauge, New York 11788 Phone: 631-952-6579

www.dos.ny.gov

New York State Small Business Development Center Campus Commons Farmingdale State College Farmingdale, New York 11735

Phone: 631-420-2765

www.farmingdale.edu/sbdc

4. County Agencies

Nassau County
Nassau County Clerk's Office
240 Old Country Road
Room 108
Mineola, New York 11501
Phone: 516, 571, 2663

Phone: 516-571-2663 www.co.nassau.ny.us/clerk/

index.html

Nassau County Office of Consumer Affairs 160 Old Country Road

Mineola, New York 11501 Phone: 516-571-3871 www.nassaucountyny.gov/

agencies/oca

Nassau County Department of Health 200 County Seat Drive Mineola, New York 11501 Phone: 516.227.9697 https://www.nassaucountyny. gov/1652/Health-Department



Empire State Development Minority and Women Owned Business Office 633 Third Avenue New York, New York 10017 Phone: 212-803-2414

Suffolk County
Suffolk County Clerk's Office
310 Center Drive
Riverhead, New York 11901
Phone: 631-852-2001
www.so.suffolk.ny.us/clerk

Suffolk County Office of Consumer Affairs P.O. Box 6100 Hauppauge, New York 11788 Phone: 631-853-4600 www.suffolkcountyny.gov

Suffolk County Department of Economic Development H. Lee Denison Building 100 Veterans Highway P.O. Box 6100 Hauppauge, NY 11788 Phone: 631-853-4800 www.suffolkcountyny.gov

Suffolk County Veteran's Service Agency H. Lee Denison Building, 3rd Floor 100 Veteran's Highway Hauppauge, New York 11788 Phone: 631-853-8387

5. Town and City Zoning Entities

Nassau County Hempstead Board of Zoning Appeals 1 Washington Street Hempstead, New York 11550 Phone: 516-489-5000

Phone: 516-489-5000 Phone: 516-869-7659

North Hempstead Board of Appeals 210 Plandome Road Manhasset, NY 11030 Phone: 516-869-7667

Oyster Bay Zoning Board of Appeals 74 Audrey Avenue Oyster Bay, New York 11771 Phone: 516-624-6232

Glen Cove Department of Building and Planning Zoning Office 9 Glen Street Glen Cove, New York 11542 Phone: 516-676-4490

Long Beach Zoning Board of Appeals City Hall, Room 304 Long Beach, New York 11561 Phone: 516-705-7215



Brookhaven Board of Zoning

1 Independence Hill Dr. Farmingville, NY 11738 Phone: 631-451-6477

Appeals

East Hampton Zoning Board of Appeals

300 Pantigo Place East Hampton, New York 11937

Phone: 631-324-8816

Islip Building and Engineering Department Zoning Office 1 Manitton Court Islip, New York 11751 Phone: 631-224-5438

Riverhead Board of Zoning Appeals Town Hall 200 Howell Avenue Riverhead, New York 11901 Phone: 631-727-3200 ext 240

Smithtown Board of Zoning Appeals 99 West Main Street

Smithtown, New York 11787 Phone: 631-360-7540 Southampton Board of Zoning Appeals 116 Hampton Road Southampton, New York 11968 Phone: 631-287-5707

Southold Zoning Board of Appeals 53095 Main Road Southold, New York 11971 Phone: 631-765-1809

6. Town and City Clerk's Offices

Nassau County Hempstead Town Hall 1 Washington Street Hempstead, New York 11550 Phone: 516-489-5000, ext. 3046

Oyster Bay Town Clerk 54 Audrey Avenue Oyster Bay, New York 11771 Phone: 516-624-6322

Glen Cove City Clerk 9-13 Glen Street Glen Cove, New York 11542 Phone: 516-676-3345

Long Beach City Clerk City Hall, Room 307 Long Beach, New York Phone: 516-431-1000 ext.331



Phone: 631-957-3005

Brookhaven Town Clerk 1 Independence Hill Farmingville, NY 11738 Phone: 631-451-9101

East Hampton Town Clerk 159 Pantigo Road East Hampton, New York 11937 Phone: 631-324-4143

Huntington Town Clerk 100 Main Street Huntington, New York 11743 Phone: 631-351-3206

Islip Town Clerk 655 Main Street Islip, New York 11751 Phone: 631-224-5490

Riverhead Town Clerk 200 Howell Avenue Riverhead, New York 11901 Phone: 631-727-3200

Shelter Island Town Clerk 38 N. Ferry Road Shelter Island, New York 11964 Phone: 631-749-1166 Smithtown Town Clerk 99 West Main Street P.O. Box 646 Smithtown, New York 11787 Phone: 631-360-7620

Southampton Town Clerk 116 Hampton Road Southampton, New York 11968 Phone: 631-287-5740

Southold Town Clerk 33095 Main Road Southold, New York 11971 Phone: 631-765-1801

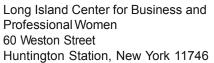
7. Networking Organizations

(In addition to these networking organizations, contact your local chamber of commerce as a good networking point of contact.)

Advancement for Commerce, Industry and Technology (ACIT) P.O. Box 220 Huntington, New York 11743 Phone: 631-789-1660 www.acit-li.org

American Woman's Economic Development Corporation (AWED) 216 E. 45th Street 10th Floor New York, New York 10017 www.awed.org

Long Island Association (LIA) 300 Broadhollow Road Melville, New York 11747 Phone: 631-493.3000 www.longislandassociation.org



Phone: 631-673-0209

Long Island Development Corporation (LIDC) 45 Seaman Ave. Bethpage, NY 11714 Phone: 516-433-5000 www.lidc.org

Hauppauge Industrial Association (HIA) P.O. Box 11004 Hauppauge, New York 11788 Phone: 631-543-5355

www.hia-li.org

Long Island Forum for Technology (LIFT) 111 West Main Street Bay Shore, New York 11706 Phone: 631-969-3700 www.lift.org New York State Association of Black Women Owned Enterprises (BWE) 730 Fulton Avenue Hempstead, New York 11550 Phone: 516-485-5900

Minority Business Enterprises Coalition & Women's Business Enterprises Coalition Suffolk County Minority Affairs Division H. Lee Denison Building, 3rd Floor 100 Veteran's Highway Hauppauge, New York 11788

Phone: 631-853-5692

NOTES



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