

DOING BUSINESS in ITHACA



The Definitive Guide to Starting and
Growing your Business in the City of
Ithaca, New York

The secret is out:

Ithaca is the region's best place to live, work, and play. People who live here want to make a difference, want to give back, want to live and do business in a place where you can have it all — amazing quality of life, access to nature, a thriving downtown, vibrant arts and culture, inclusive community, and access to world-class education, research, and innovation.

When you do business in the City of Ithaca, you contribute to something special.



Allison Usavage



Robyn Wishna



Caleb Thomas

How to Use this Guide

Anyone looking to start or expand a business in the City of Ithaca will find valuable information inside. It is also highly recommended that you reach out to one or more the local economic development service providers listed at the beginning of this guide early in your process. Professional staff can help interpret and expand upon the information found here, and further direct you and help answer your questions.

Dear Business Owner,

Ithaca is home to world-renowned institutions of higher education, great natural beauty, vibrant arts and culture, and unparalleled quality of life. Not surprisingly, our City has emerged as one of the fastest growing communities in Upstate NY and has become a place that businesses, especially technology and creative firms, seek out to locate and grow.

As a City government, we are deeply committed to using our economic development efforts for inclusive prosperity. We aspire to be a diverse place that welcomes all, where everyone is supported in getting ahead, where women and people of color and young people have equal opportunities to contribute to economic and community vitality through access to business ownership, employment, and wealth creation.

Our commitment to sustainability is evident in our bold, forward-thinking policies on climate action and green building. The bottom line is if you are an entrepreneur or business owner who cares about doing good while doing well, you're in the right place, and we're here to help.

There are many local resources to help you along your journey of starting and growing your business in Ithaca. We hope you use this guide and take advantage of the information and services described within.

You should also be sure to use the assistance offered by the City's Office of Economic Development. Help is free and confidential. Staff can help you find space, navigate processes, and much more.

Thank you for investing in Ithaca and contributing to our story. I appreciate everything you do to help make Ithaca the vibrant, prosperous, sustainable, inclusive place we are working to build, and I wish you success in your business.



Svante L. Myrick
Mayor, City of Ithaca



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Ithaca at a Glance

Ithaca's natural beauty, highly educated workforce, innovative spirit, and cultural diversity situate it as an ideal city to start a business. Ithaca is centrally located, with easy access to New York City and other major East Coast cities. Widely known as one of the best college towns in the U.S., Ithaca provides a unique entrepreneurial environment, with a blend of academic, public, and private resources. But don't just take our word for it, here's how Ithaca has been ranked by major publications and organizations:

#7 Best Small Places for Businesses and Careers

(Forbes, 2018)

#1 America's Smartest Cities

(VentureBeat)

#3 Best Places for Work/Life Balance

(NerdWallet)

#6 Top Universities with Graduates who Received Venture Capital Funding after Graduation

(Pitchbook, 2018)

#1 Top Emerging Nature Destination

(Luxury Travel Guide, 2018)

#1 10 Best College Towns

(Livability, 2018)

20th Best City Nationwide for Entrepreneurs

(Livability, 2019)

"I decided to create a startup here because Ithaca is an amazing place to live and work. You have the opportunity to be a big fish in a little pond, access to Cornell's incredible campus, and an entire community that is working together to help entrepreneurs win. Ithaca was behind me from the start and Tompkins County welcomed me with open arms. The City has an ongoing commitment to local businesses and they're always asking 'what can we do to improve?'"



–Nick Nickitas, RosieApp



–Marty Johnson, Owner: Uncle Marty's Shipping Office, Co-Founder: Collegetown Small Business Alliance

"I love doing business in Ithaca. This market is not like any I've ever worked with before. The students are a delight to work with and the mix of cultures and ideas they bring to the area enriches everyone. And local Ithacans are quite a great bunch of folks too – a mix of transient academics, hardworking hometown types, artists, and free thinkers who come to this area because of its unique, progressive charm. It's a city with a small town feel, growing strong with incredible history and potential for future awesomeness."

Demographics

Ithaca is growing:

POPULATION (2018):

30,999

POPULATION CHANGE

+2.47%

(2010-2016)

11,976

EMPLOYED IN ITHACA

NUMBER OF NON-FARM BUSINESSES

2,643

3.7%

PRIVATE SECTOR
JOB GROWTH

(2017-2018, topping
NYC's 2% growth)

MAJOR INDUSTRIES:

EDUCATIONAL SERVICES,
RETAIL TRADE, AND
ACCOMMODATION
AND FOOD SERVICE

Ithaca is a tight-knit
community where you
know your neighbors
and can walk to work:

14.6 MIN.

AVERAGE COMMUTE
TRAVEL TIME

(national average: 25 min.)

37.8%

OF ITHACA RESIDENTS
WALKED TO WORK
IN 2016

(national average: 2.8%)

MEDIAN AGE:

21.8

SALES TAX RATE:

8%

RETAIL SALES
PER CAPITA:

\$2,488

Ithaca has a highly
educated and skilled
workforce:

94%

OF THE POPULATION
AGE 25 YEARS+ THAT
IS A HIGH SCHOOL
GRADUATE

64%

OF THE POPULATION
AGE 25 YEARS+ THAT
HAS A BACHELOR'S
DEGREE OR HIGHER
(national average: 33.4%)

47%

OF EMPLOYED
TOMPKINS COUNTY
RESIDENTS AGE 16
OR OLDER ARE IN
"MANAGEMENT,
BUSINESS,
SCIENCE, AND ART
OCCUPATIONS"
(2017 ACS)



Live in Ithaca

For those relocating to Ithaca and looking for comprehensive resources and information on careers, community, and quality of life, Live in Ithaca (liveinithaca.org) is the perfect resource. Live in Ithaca is produced by the Tompkins Chamber with support and collaboration from private employers, government, and not-for-profit foundations.

“Live in Ithaca markets our careers, community, and quality of life to people looking to relocate here to Ithaca. It’s inspiring to see how much people who have fond memories of studying or visiting here are interested in moving back to grow their career, start families, and do business in Ithaca. At the Chamber we produce the liveinithaca.org website, the Live in Ithaca magazine and relocation guide, and the marketing campaign that has reached over 500,000 people since launching the initiative in 2019.”

–**Dominick Recchio**, Director of Strategic Communications & Partnerships, Tompkins County Chamber of Commerce



“I previously lived about a one-hour drive from Ithaca, but when I was looking for a place to open a storefront, Ithaca just felt right for so many reasons. I have found a great customer base here, a community of supportive partner businesses, an amazing landlord here in Press Bay Alley, and just lots of positive energy and support for what I am doing. As a family-run business, it is so important to me to spend time in a community that my whole family appreciates. We have been members of the Sciencenter for quite some time and my kids love it here. ”

–**Adrina Graham**, Owner and Creative Director of **Adrina Dietra Luxury Lingerie & Apothecary Goods**. Adrina Dietra offers custom and ready-to-wear garments, alterations, and handcrafted apothecary goods.

Ithaca's Startup Resources

Key Economic Development Service Providers

City of Ithaca Office of Economic Development

As part of the City's Department of Planning and Development, the Office provides free technical assistance, referrals, location assistance, and can also serve as a link between City Departments and your venture.

Contact

Tom Knipe

Deputy Director for Economic Development
108 E. Green Street
607-274-6554

cityofithaca.org/178/Economic-Development

“Ithaca is a leading startup location in the nation for tech areas without the downsides.”

–*Bloomberg Businessweek*

“With a solid track record for growing startup companies, a wealth of highly-skilled and educated potential employees, and numerous rankings for its high quality of living, Ithaca is welcoming more startups and helping them grow. More startups and growing startups means more jobs and a stronger local economy.”

–**Ken Rother**, Director of Rev: Ithaca Startup Works and Program Lead for Hardware Entrepreneurship



Doug Firth

“I would suggest that someone looking to open or expand a business in Ithaca immediately contact the Ithaca Economic Development staff. They can help answer questions you may have about various economic incentives and grants that exist, and put you in touch with the right people to help you get started. There are all sorts of people in Ithaca that are there to help you start your business. If you are looking to start or expand a high tech manufacturing company, another great resource is Tompkins County Area Development. They can help provide access to funding and other incentives such as grants that exist to help you get off the ground.”

–**Doug Firth**, CEO of **Precision Filters, Inc.** PFI designs, manufactures and sells high tech electronic instrumentation products for aerospace, transportation, energy and education markets.

Ithaca has become one of the region’s best places for entrepreneurs to start and grow their businesses. Many exceptional local economic development service providers are here to help you, whether you’re just starting out or looking to take your business to the next level.

Organization or Program	Services Provided	Website	Phone
Business Community Networking and Training Services (CENTS) of Alternatives Federal Credit Union	Mentoring, networking, training, and consultation	alternatives.org/ community-programs/ business-cents	607-273-4611
City of Ithaca Office of Economic Development	Technical assistance, referrals, location assistance	cityofithaca.org/178/ Economic-Development	607-274-6554
Downtown Ithaca Alliance (DIA)	Location assistance, parking and transportation information; Support, logistics and details of operating a business and event planning downtown	downtownithaca.com	607-277-8679
Rev: Ithaca Startup Works	Business incubation, event space, networking, accessing capital, mentorship	revithaca.com	607-882-2400
NY Small Business Development Center	Pro-bono business counseling sessions in Ithaca	binghamton.edu/sbdc	607-777-7230
Tompkins County Chamber of Commerce	Helping its members engage with customers and clients, thrive in the regional economy, and make an impact on the Tompkins County community	tompkinschamber.org	607-273-7080
Tompkins County Area Development (TCAD)	Site selection and technical assistance (focusing on manufacturing and tech companies), revolving loan fund assistance, incentives	tcad.org	607-273-0005
Ithaca Urban Renewal Agency (IURA)	Community development, grant administration, economic development loans, Cherry Street industrial park, public-private partnerships	ithacaURA.org	607-274-6547

Basics

Essential Steps

The following is a list of essential steps to start your business in Ithaca.

1. **Develop a Business Plan** (page 8)
2. **Register your Trade Name and Legal Structure** (page 10)
3. **Register for Federal, State, and Local Tax Accounts** (page 11)
4. **Obtain Insurance** (page 12)
5. **Look into Local Permits, Zoning, and Licenses** (page 12)
6. **Special Considerations** (page 15)

Develop a Business Plan

Your business plan is the foundation for your business. It serves as a roadmap to guide you through the different steps of opening, operating and growing your business. It's the tool you can use to get funding and attract new partners.

Below is an overview of a typical business plan, but there are many ways to structure it. In the Directory section of this guide, you can find links to other examples.

Introduction

- What is your company? Provide a description of your business and location.
- Why will it be successful? Provide your mission statement and your pitch about the competitive advantages you have that will make your business a success.
- Discuss ownership and legal structure.

Marketing

- How will you attract and retain customers?
- Discuss your product/service and the customer demand.
- Identify your market.
- Discuss how your product/service will be advertised and marketed.
- Explain pricing strategy.

Financial Management

- Explain your funding requirements, how you'll use the funds, and future strategic financial plans.
- Provide an income statement: a monthly report on your business' cash-generating ability for the first year, a quarterly report for the second year, and an annual report for each year thereafter.
- Provide a cash-flow statement: How much cash will be needed for your business, when will it be required, and from where will it come? This is a schedule of money coming into your business, and expenses that need to be paid.
- Provide a balance sheet for the first three years: List your company's assets, liabilities, and equity.

Operations

- Explain the organizational structure of your business and how it will be managed on a daily basis.
- Discuss overhead expenses: rent, equipment, supplies, insurance and loans.
- Discuss hiring and personnel procedures.

Concluding Statement

- Summarize your business goals.

“You have to be able to listen to what the community is saying in Ithaca. The community really cares about its city. People are involved. You need to be able to incorporate community concerns into your business plan.”

–**Steve Flash**, owner: Boatyard Grill, Finger Lakes Boating Center, 323 Taughannock Boulevard (Mixed-Use Development)

BUSINESS PLAN WRITING RESOURCES

In addition to the startup resources listed on pages 6-7, consider the following additional resources that you can use to get help writing your business plan:

ONLINE RESOURCES

The U.S. Small Business Administration provides an online guide to writing your business plan: [sba.gov/business-guide](https://www.sba.gov/business-guide)

They provide a step-by-step online tool to help you write your business plan here: [sba.gov/tools](https://www.sba.gov/tools)

The Small Business Development Center Network maintains a list of resources — various guides to writing a successful business plan, podcasts and videos with advice, and articles on topics ranging from strategic planning to common problems entrepreneurs run into when looking for funding:

[sbdcenter.org/small-business-information-center](https://www.sbdcenter.org/small-business-information-center)

They also have a Checklist for Going into Business to help you prepare a business plan, and determine its feasibility: [nyssbdc.org/start.aspx](https://www.nyssbdc.org/start.aspx)

The Business Model Canvas is a simple graphical template describing nine essential components of your business: [strategyzer.com](https://www.strategyzer.com)

BUSINESS CONSULTANTS

If you need specialized or in-depth assistance, the Ithaca area also has a number of highly qualified private business consultants offering support in navigating the financial and legal complexities of your business. Accounting and legal firms often provide business consulting services, and there are also a number of independent business consultants. The best way to find a business consultant may be to ask for referrals from your trusted network.



Caleb Thomas

Register Your Legal Structure and Trade Name

Part of starting your business requires choosing a legal structure: Sole Proprietorship, General Partnership, Limited Partnership, Corporation (C-Corp or S-Corp), Limited Liability Company (LLC), L3C (Low-Profit Limited Liability Company), Benefit Corporation (B-Corp), Cooperative, or Nonprofit. The four most common legal structures for for-profit businesses are sole proprietorships, partnerships, corporations and LLCs. If you plan on conducting for-profit business through a sole proprietorship or general partnership under a name other than your own, you are required to file a Business Certificate (Certificate of Assumed Name) in the office of the Tompkins County Clerk. Corporations, limited partnerships, and LLCs must also file a Business Certificate if they are operating under any name different from that which they were incorporated or formed under. These organizations need to file the form with the NYS Department of State.

NYS Department of State's Certificate of Assumed Name: dos.ny.gov/forms/corporations/1338-f-l.pdf

OPTIONS FOR FILING THE FORM FOR A BUSINESS CORPORATION OR LIMITED LIABILITY CORPORATION:

Mail completed forms with required filing fees and any other necessary paperwork to:

NYS Department of State

Division of Corporations, State Records and Uniform Commercial Code
One Commerce Plaza
99 Washington Avenue Albany, NY 12231

Fax completed forms with Credit Card/Debit Card Authorization Form and any other necessary paperwork to: 518-474-1418

Or **file online:** appext20.dos.ny.gov/ecorp_public/f?p=201:17

Tompkins County Clerk

320 N. Tioga Street
Ithaca, NY 14850

tompkinscountyny.gov/cclerk

For more information about completing and filing a Certificate of Assumed Name, consult the NYS Department of State website: dos.ny.gov/corps/assdnmins.html

For additional questions, contact the NYS Department of State at 518-473-2492 or email corporations@dos.state.ny.us.

It is strongly advised that you seek professional legal assistance before filing a business certificate, as these legal documents carry enforceable rights and responsibilities.

SPOTLIGHT ON COOPERATIVE OWNERSHIP

Among the many considerations to make when starting or growing a business, ownership structure is a crucial one. A tried and true yet often underutilized way of managing a business is cooperatively. Cooperatives entitle each worker of a business to an owning share of the company, no matter how large or small. Members, or member-owners, vote on important business matters, share company profits as well as risks, and benefit from a democratic and collaborative workplace. Cooperatives are known to provide communities with high value social outcomes, empowering operating structures, sustainable and resilient businesses, and transparent & accountable reporting.

While some legal and financial needs are different for cooperatives than standard businesses, much of the day to day functionality is the same. A worker-owned cooperative is not only appropriate at the start-up phase but can be considered at any point during a business lifecycle. Many owners find themselves retiring and selling their businesses to their employees to convert it to a worker-owned cooperative.

A LOCAL EXAMPLE

CoLab Cooperative was founded in Ithaca in 2010 with the goal of co-creating purpose driven technologies to help solve global problems and improve lives. Now with a growing international base of ten member-owners, CoLab is a leader in the platform cooperative movement, building technological tools for other labor empowerment organizations and working directly to build an ecosystem of other cooperatives.

Register for Federal, State, and Local Tax Accounts

Your business must register with the NYS Department of Taxation and Finance before opening. This can be done online: tax.ny.gov/bus

The New York State Tax Guide for New Businesses (Publication 20) outlines the types of taxes your business may be subject to, the forms you will need to fill out, and the procedures to follow: tax.ny.gov/pubs_and_bulls

If you are selling tangible goods or services, you will be collecting sales tax on the products or services you provide, and therefore will need to get a Certificate of Authority, which can be found here: businessexpress.ny.gov. Depending on the type of business, you may be subject to other New York State taxes, such as if you sell tobacco products, alcohol and/or fuel.

FEDERAL EMPLOYER IDENTIFICATION NUMBER

With the exception of sole proprietorship businesses without any employees, every business should have a Federal Employer Identification Number (EIN). You can apply for an EIN online at irs.gov or by filing federal Form SS-4, Application for Employer Identification Number, with the IRS. Form SS-4 is available on the IRS's website, or by calling 1-800-829-4933. For information on the federal requirements for an EIN, see IRS publication 1635: irs.gov/forms-instructions.

Elmira IRS Office: 147 West Gray St. Suite 108, 607-767-1012

Relevant Tompkins County Taxes

TOMPKINS COUNTY HOTEL ROOM OCCUPANCY TAX

Any person or business renting out a room for less than 30 days must collect and pay hotel room occupancy tax to Tompkins County. Guests of properties with 10 or fewer rooms pay 3% of the room rental fee, and guests of properties with 11 or more rooms pay 5% of the room rental fee. Register with the County Finance Department: tompkinscountyny.gov/finance/roomtax

Obtain Insurance

Workers' compensation insurance is required if you have at least one employee, and unemployment insurance is necessary if you meet the requirements for liability. Disability benefits insurance for off-the-job injuries is also required if you have employees for more than 30 days in a calendar year. Register for unemployment insurance through the NYS Department of Labor: businessexpress.ny.gov. You can obtain workers' compensation and disability benefits insurance through the New York State Insurance Fund (ww3.nysif.com), a private insurer, or through approval of self-insurance by the New York State Workers' Compensation Board. You may also need general liability, property, professional liability, business interruption, and product insurance. Consult with an insurance broker to better understand your options.

NYS Department of Labor: labor.ny.gov, 518-457-9000
Workers' Compensation Board: wcb.ny.gov, 877-632-4996

Look into Permits, Zoning, and Licenses

The Department of Planning and Development is the consolidated City department that regulates land use, development, zoning, and building for all commercial and residential property in the City of Ithaca. The Planning and Development Division and Zoning Division are located on the third floor of City Hall and can help interpret zoning laws and other requirements for people planning to locate or expand a business in the City. The Building Division is located on the fourth floor of City Hall and is the place to go for permit applications. They provide required inspections for building permits, housing inspections, exterior property maintenance and complaints, plumbing permits, and electrical permits. The Engineering Division of the Department of Public Works is housed on the second floor of City Hall and covers issues related to roadways, sidewalks, and public utility services.

Depending on the scale and nature of your project, you may need to reach out separately to staff in each of these three divisions to help you understand which permits and approvals may be required.



Photo: Allison Usageage. Special thanks to Ithaca is Foodies Culinary Tours

Ithaca City Hall

108 E. Green Street

Planning and Development, and Zoning Divisions — 3rd floor — 607-274-6550

Building Division — 4th floor — 607-274-6508

Engineering Division — 2nd floor — 607-274-6527

Website: cityofithaca.org/508/Planning-Building-Zoning-Economic-Develo

New York State Business Express has a Business Wizard application available on their website that generates a checklist of steps to take to start your business, including how to comply with regulations, taxes that apply, and insurer obligations. businessexpress.ny.gov

Planning, Development, and Zoning - Common Questions

When do I need to contact the Planning and Development Division and/or Zoning Division?

Now! In most cases, you'll need a permit when you make changes to a building, change the use of a building, or simply put up a sign. If you are starting a business, moving into a new commercial space, or making any significant changes in the type of business you are running, you should check before you move forward. A little planning early on will go a long way to avoiding headaches and delays down the road. Department staff want to help you avoid potential problems and wasted time.

I found a space for my business, but I'm not sure whether the zoning is appropriate.

You need to make sure that your business complies with the zoning district regulations for the zone in which it is located. You can find the Official Zoning Map and accompanying Zoning District Regulations Chart by visiting the City's Frequently Requested Maps page: cityofithaca.org/337/Frequently-Requested-Maps. When in doubt, contact the Zoning Division.

What if I am considering some small changes to the exterior of a building?

A building permit may be required. Bring a photo of the building and a copy of your plans (if available) to the Planning and Development Division to determine if you need to go through the design review process. Some buildings may be designated historic properties or may require approval of design changes. Design changes include the addition of signs on the outside of the building.

What if my project requires construction or other work inside or outside the building?

You will need a building permit from the Building Division. Depending on the property and the nature of the work, you may also need a Certificate of Appropriateness from the Ithaca Landmarks Preservation Commission, site plan approval, and/or design review from the Planning and Development Board. Reach out early to understand what will be required.

What do I need to know if my building is in an Historic District or is a locally designated historic property?

The Ithaca Landmarks Preservation Ordinance helps make sure that exterior changes to locally designated historic properties are compatible with the historic character of the individual property itself and, if the property is located within an historic district, of the district as a whole. You can find out whether your property is a locally designated historic property and the process for obtaining a Certificate of Appropriateness through the Planning and Development Division, or by contacting the Historic Preservation Planner.

I have heard that the City has a Green Building Policy. How might that affect my business?

If you are planning new construction or a major renovation for your business (1000+ sq foot addition or renovation touching 75% of the building or more), your project may need to meet certain energy efficiency requirements and other requirements to substantially reduce carbon emissions. Contact the City's Sustainability Coordinator in the Planning and Development Division to learn more.

Building Division Common Questions

When should I contact the Building Division?

If you are planning on doing any remodeling or construction, check early with the Building Division to learn whether a permit will be needed. Most work will require a permit, and you will want to build time into your project for the permit to be processed. Once a building permit application is submitted, Building Division staff will check to see if the proposed work complies with various state and local policies and codes, including the current New York State Building Codes, Energy Code, and City of Ithaca Zoning Ordinance. The review process also initiates other department approvals, as applicable. Some permits can be issued directly by the code inspector; others will require review and approval by other offices or groups before the building permit can be issued.

What if I am moving my business into a space that previously had a different use?

You will need a building permit if you are converting the use (e.g. office to retail, residential to office, etc.). When moving or establishing your business location, it is typically easier to meet code when you are able to go into a space where the previous use was the same as your proposed use (office use staying office use, or restaurant use staying restaurant use, etc.).

Do I need a separate permit for electrical, plumbing, building, demolition, etc.?

Yes. The separate forms are available in the Building Division office. To get a sense of the information that is required on the permit application, it may be helpful to view the forms online prior to coming to the Building Division to fill out your application: cityofithaca.org/138/General-Permit.

How long does it take to get a permit through the Building Division?

It depends. For most projects, allow two to three weeks for permit review. For larger or more complex projects, expect it to take more time. Once your permit has been reviewed, the code inspector will be able to explain any next steps required. Some projects will require additional review. A permit must be issued prior to the start of work.

Do I need to get a permit to put up a sign outside my business?

In most cases, yes. A permit is required for most types of business signs. This is to make sure that the sign conforms to the City's sign ordinance and design standards.

How much does a building permit cost?

The permit fee varies depending on the cost of the project. Building or demolition permits for projects that total \$5,000 or less cost \$35. Permits for projects costing above \$5,000 incur a fee of \$7 for every \$1,000; round cost estimates up to the nearest thousand dollars. Electrical and plumbing permits have their own cost schedules. Check with the Building Division.

Can I do my own electrical work or plumbing work for my business?

No. With any electrical or plumbing extensions on any new or existing buildings or structures within the City of Ithaca, a licensed electrician or plumber must perform the work.

What about insurance?

Properly certified documentation of all required insurances, including liability insurance, workers' compensation insurance, and disability insurance for all contractors and workers involved in the project must be submitted with the building permit application.

Do I need to provide plans? If so, what is required to be shown, and can I draw them myself?

Yes, at least two sets of construction documents (drawings and/or specifications) which define the scope of the proposed work and include the tax map number, street address, and occupancy of the premises where the work is to be performed. Drawings must indicate with sufficient clarity and detail the nature and extent of the proposed work, including a site plan that shows any existing and proposed buildings and structures on the site, the location of the intended work, and the distances between buildings, structures and lot lines. The drawings must also provide sufficient information that the proposed work will comply with all applicable codes. In many cases, the drawing will need to be done by a licensed design professional (architect, landscape architect, or engineer).

How can I submit my permit application?

Currently, you have to fill your application out in person using a designated work station in the Building Division. Come in person Monday through Friday, between the hours of 8 and 10 a.m. to the Building Division on the 4th floor of City Hall. To understand in advance what information you will need, sample permit forms may be picked up during regular business hours, or you can download and print them from the Building Division's website. (Watch for upcoming improvements for online applications.)

Department of Public Works

When might I need a permit through the Department of Public Works?

You'll need a permit from the Engineering Division in the Department of Public Works for any street, driveway or sidewalk work in the City right-of-way or any temporary obstruction of city streets and sidewalks, including construction work zones that impact sidewalks or streets. The Superintendent of Public Works' office also handles permit applications for mobile/street vending, as well as requests to film on city property, close a city street, use a city park, or any other use of City property.

Special Considerations

RESTAURANTS, BARS, AND CAFÉS

Thinking of opening up a bar or restaurant, or starting a food truck? There are a few additional requirements to consider.

HEALTH DEPARTMENT PERMITS

Restaurants and others selling food for on-site consumption must acquire a permit from the Tompkins County Department of Health. Call the Environmental Health Division for information on how to obtain a permit to operate a Food Service Establishment. 607-274-6688 tompkinscountyny.gov/health/eh



Robyn Wishna



Allison Usavage

OUTDOOR DINING

Outdoor dining on city property such as City-owned sidewalks requires a permit from the City Department of Public Works.

LIQUOR LICENSES

If your business deals with the importation, manufacture, distribution or sale of alcohol in NY, you need a liquor license. Contact the New York State Liquor Authority. sla.ny.gov. The process of obtaining a liquor license from the state requires planning and patience and can take a significant amount of time. Plan ahead.

AGRICULTURE AND MARKETS

Other food-related businesses not selling food for on-site consumption are licensed and inspected by the NY Agriculture and Markets, Division of Food Safety and Inspection, including businesses doing food processing, retailing (for off-premises consumption), food warehousing, food salvage, etc.

agriculture.ny.gov/business/licensing-registration

Special Events Permits

Any festival, parade, race, fundraiser, or other event taking place on city property and that is open to the public requires a permit from the City. If your event will require three or more permits and/or resources from the City (i.e. expecting more than 50 people, using food or retail vendors, tasting/serving alcohol, using amplified sound, etc.) you will need a Special Event Permit from the City Clerk's Office.

cityofithaca.org/522/Special-Events

Ithaca Commons Permits

You will need a Mobile Vending agreement with the City for any outdoor sales on the Ithaca Commons. Events on the Commons require a Commons Use Permit. The Office of the Superintendent of Public Works issues permits for any the following on the Ithaca Commons:

- Commons Use Permit (small events and pavilion rental)
- Driving on the Commons
- Work Sites on the Commons
- Mobile Vending on the Commons
- Outdoor Dining
- Busking or Street Performing
- External Speakers
- Dogs on the Commons

cityofithaca.org/174/Commons

Office of the Superintendent of Public Works. 607-274-6527

Mobile Vending

Mobile vending licenses are also available for city-owned locations outside of the Ithaca Commons through a separate application process. The City's Street Vending (Food Truck) Policy includes multiple curbside locations near neighborhood parks, commercial and university neighborhoods, and multiple locations in Stewart and Cass Parks. Vending hours at neighborhood parks are usually limited to lunch and dinner hours. Vending hours in commercial and university areas can extend into late night hours. Planning to set up a food truck or other mobile vending on private property? You don't need a mobile vending permit from the City for that.

Office of the Superintendent of Public Works. 607-274-6527

Home-Based Businesses

Special Permits are required to operate a home-based business in a residential area in the City of Ithaca in certain situations. By code, home occupations in all Residential Zoning Districts require a temporary special permit unless the home occupation meets all of the following criteria:

1. The occupation does not carry a stock of merchandise or store materials for resale or use in the occupation, except a reasonable supply of office supplies customarily incidental to a small office.
2. The occupation does not create traffic or need for parking beyond that which is customarily incidental to the residential use of the property. Factors that are not to be considered incidental to residential use are regularly scheduled events such as deliveries, client or customer visits or similar events.
3. The occupation requires or performs no exterior alterations and maintains no exterior display visible from outside the residence (including vehicles with signage parked outside of the buildings) except a nameplate as permitted by *Municipal Code Chapter 272, Signs*.
4. The occupation does not create any noise, vibration, smoke, dust, or objectionable effects not customarily incidental and accessory to the residential use of the property.

Contact the Planning and Development Division with any questions. 607-274-6550

Professional Regulation

The New York State Education Department administers professional licensing and regulation for certain professions through the Office of the Professions. Contact the Office or visit the website for information and to see a complete list of regulated professions.

New York State Office of the Professions: 518-474-3817 op.nysed.gov

Selecting a Location

Zoning Map and Ordinance

Ithaca's zoning can help you determine a location for your business where your proposed use is permitted. To find the zone designation for a property, use the online public interactive map: geo2.tompkins-co.org/html/?viewer=City_Public_Mobile

This website provides a list of individual zones and regulations: cityofithaca.org/151/Zoning

Special Note: If your proposed location is on the ground floor in the City's Active Use Overlay District (Ithaca Commons and surrounding area), it must be an "active use" (retail, restaurant, etc.)

Things to Consider

- What are the existing businesses in the area?
- How much competition is there in the area?
- Are you planning on buying or renting?

Accessibility

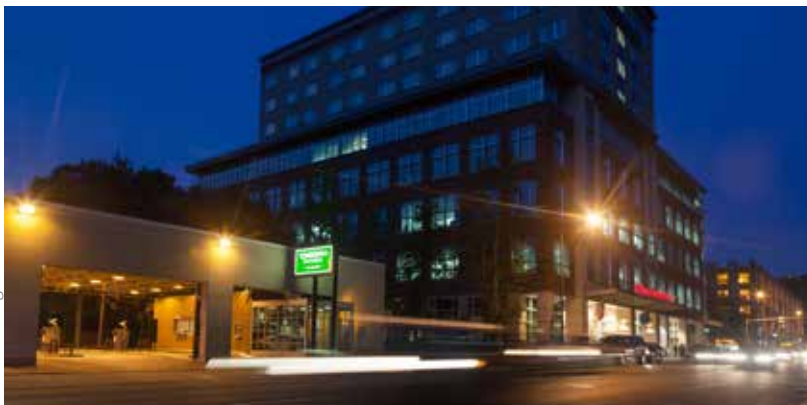
- What are your business' parking needs?
- What public transportation routes are nearby?
- Is the location amenable to foot traffic?
- Is the location convenient for your customers?

Facility Needs

- How much space do you need?
- Do you have any specialized needs, such as high power consumption?

Cost

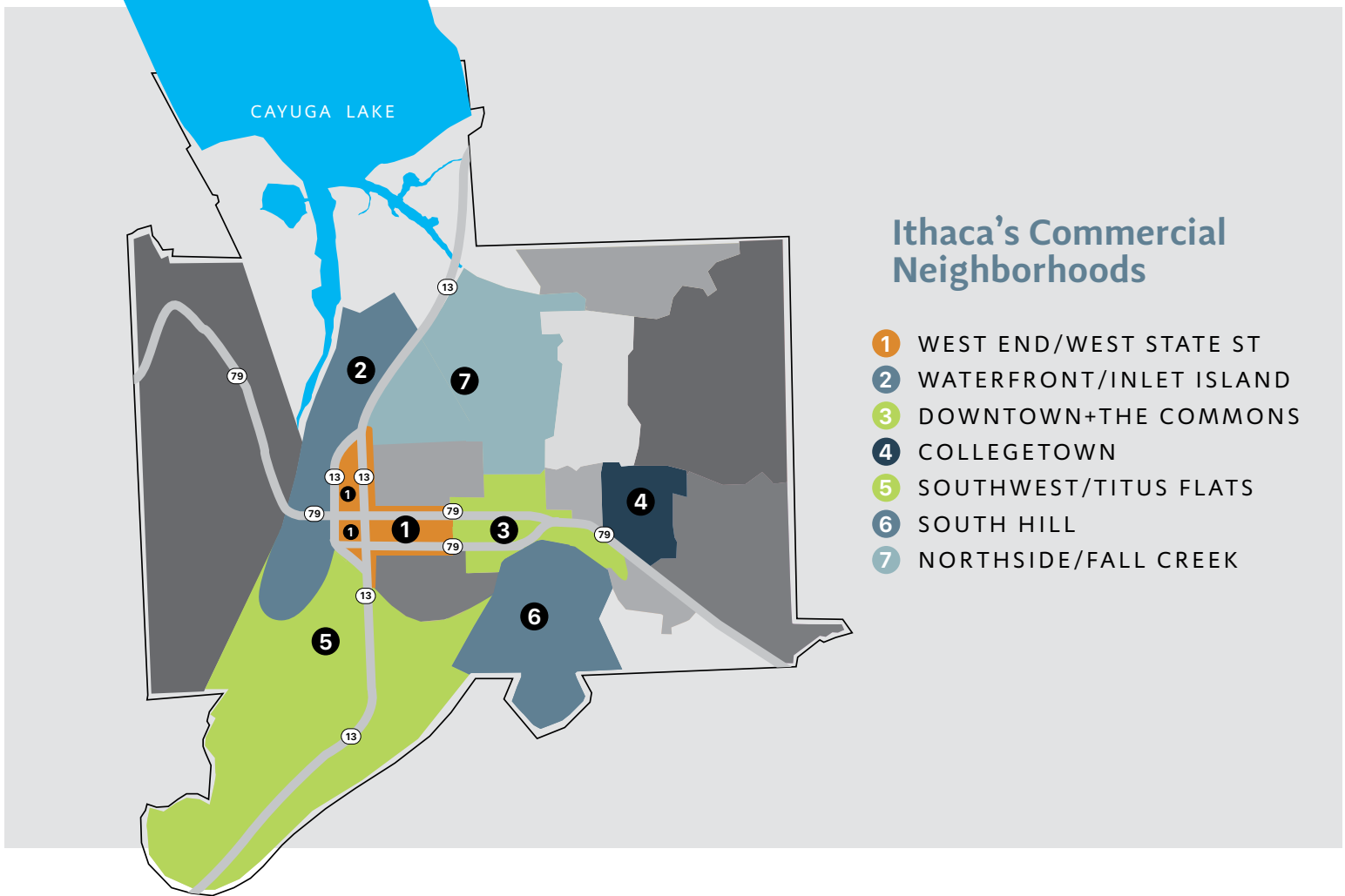
- What is the cost per square foot?
- What costs will there be for maintenance and utilities?
- How much will renovations and redecoration cost?
- If your business is located further away from population centers, how will marketing and advertising costs be affected?



Allison Usavage



Allison Usavage



1 WEST END/WEST STATE STREET:
 The West End connects Downtown via West State/MLK Street to the Waterfront District. This area is a busy transportation corridor and supports a wide variety of commercial uses, including many high-volume local restaurants and other retailers.

2 WATERFRONT/INLET ISLAND:
 This scenic area bordering Cayuga Lake has a broad range of existing business uses: marinas and boathouses, the Ithaca Farmers Market, the Cherry Street industrial area, light manufacturing, and pockets of retail and services. Several large mixed-use development projects hosting housing and medical uses are proposed for the area.



GreenStar Co-Op under construction in the Waterfront District

“I am proud to be part of the changes coming to Ithaca’s waterfront. As a developer, I have been working on Ithaca’s most innovative waterfront development projects. Never has our community been more receptive to smart growth and innovation. We have enjoyed the collaborative nature of our City government, Planning Department and economic advisors. Our success and inspiration has been enhanced by their input and hard work. Our development group has enjoyed working with a Mayor, Planning Board, and Economic Development Committee that understands the synergistic relationship between commerce and quality of life.”

–Lincoln Morse, Organic Elements, LLC,
Morse Construction Management, LLC



Lincoln Morse



Downtown Ithaca Alliance

3 DOWNTOWN + THE COMMONS:

The downtown is the economic, social, and cultural heart of the City and County. This dense, walkable, and growing commercial district includes the Ithaca Commons, a large public pedestrian mall, small-scale retail, numerous restaurants, services, housing, and offices.



Rev: Ithaca Startup Works

4 COLLEGETOWN:

Collegetown is one of the primary gateways to Cornell University and consists of many multi-story mixed-use buildings, combining residences with restaurants and various other retail establishments. This area has a high concentration of student residents and supports high volumes of pedestrian traffic.



Allison Usavage

5 SOUTHWEST:

This area is characterized by large-scale commercial development, with many national retail chains, car dealerships, and hotels. It is bisected by NYS Route 13, the most heavily-trafficked road in Ithaca.

6 SOUTH HILL:

South Hill is where Ithaca College is located. The area includes the South Hill Business Park, where several businesses and manufacturers have their offices, and the Chainworks District, where a large former manufacturing plant is preparing to begin its conversion into a new mixed-use neighborhood.

7 NORTHSIDE/FALL CREEK:

Primarily a residential area of the City, Northside/Fall Creek is also home to neighborhood-scale commercial uses, including professional offices, restaurants, and pedestrian-oriented retail.



Allison Usavage



Casey Martin

“Downtown Ithaca is special. It’s the center of everything. People come to Downtown from all over our community and all over the world. If you’re going to try out an idea or develop some business concept, it’s a great place to be because the pool of consumers is probably the most diverse anywhere in our community. You’ve got a lot of different people coming through that are being exposed to your business. We made a really intentional choice at Brightworks to be located downtown as an employee recruitment and retention tool.

Our staff love to be able to pop right outside and run a quick errand, whether it’s over to the bank or just getting a really excellent lunch. A convivial, vibrant downtown space is a place that people want to be, and because people want to be there, that means that it’s a happier place to be an employee or to be a business owner: more connected to your community and with access to more of the community’s resources.”

–John Guttridge, Brightworks Computer Consulting, Urban Core LLC

Financing

Components of Credit

Prospective lenders will review your creditworthiness. Therefore, before bringing your loan request to a lender, obtain your credit report. There are a number of free online websites and apps to check your credit score. You can get a free credit report once a year from annualcreditreport.com, or by calling 1-877-322-8228. If your credit is not where you'd like it to be, there are ways to improve it, and credit counselors can help. You'll want to approach lenders with a comprehensive loan request, in addition to your business plan. The following four components of credit will help you understand what they are looking for.

- 1. Collateral:** Lenders want to know that you have sufficient assets, financial reserves, and collateral to be able to pay off your loan, and survive fluctuations in business.
- 2. Cash Flow:** You'll need to show that you have sufficient cash flow to repay your loan.
- 3. Character (or Credit History):** Lenders need to know that you have the background, knowledge, and experience to operate your business. Lenders are looking at your personal credit score and your business' credit history if it's not a startup. Demonstrate your creditworthiness by showing a positive track record of profitability and success in another endeavor.
- 4. Conditions:** Conditions refers to how you intend to use the loan, whether for working capital, renovations, equipment, or inventory. The lender will consider the conditions of the business, the industry, and the economy in making a decision.

BANKS AND LENDERS

Alternatives Federal Credit Union

125 N. Fulton St.
607-273-4611

CFCU Community Credit Union

409 N. Meadow St.
607-275-3322

Chase Bank

301 E. State St.
607-645-3119

Chemung Canal Trust Company

806 W. Buffalo St.
607-277-2609

Citizens Bank

Tops Plaza, 217 S. Meadow St.
607-277-8500

Community Bank N.A.

200 E. Buffalo St. #101B
607-272-4880

Elmira Savings Bank

702 S. Meadow St.
607-272-2211

KeyBank

300 N. Tioga St.
607-273-1431

M&T Bank

118 N. Tioga St.
607-274-8948

Tioga State Bank *(by appointment only)*

950 Danby Road, Suite 100B
888-303-4872

Tompkins Trust Company

701 W. Seneca St.
607-273-6171

Visions Federal Credit Union

(coming to Ithaca soon)
visionsfcu.org



Tompkins Financial



"Ithaca has the resource partners to meet your business needs. Whether it is starting, relocating, or growing, we are here to help you succeed."

—Heather McDaniel, President, Tompkins County Area Development



State Theatre

Alternative Lenders

If you don't qualify for traditional financing through a bank or need additional resources beyond what a bank can provide, you may want to consider an alternative lender. Alternative lenders offer more flexible lending options for a wider range of clients, and often are willing to assume a higher level of risk than a bank. Financing can take time, so make sure to identify key issues early on. Many startups use a variety of funding sources to finance their businesses, from banks and alternative lenders to government programs, crowd-funding, family, friends, and even venture capital. Lack of access to capital to appropriately fund the business is the #1 reason for failure of new small businesses, so do your homework, have a financing plan, and get creative.

Empire State Economic Development Fund Program (EDF): EDF provides a range of assistance for businesses in New York State. Funds assist with training employees, acquisition of machinery and equipment, working capital, and construction or rehabilitation of facilities. Eligible projects include businesses involved in manufacturing, industrial, warehousing and distribution, research, high technology, and other non-retail commercial enterprises.

- esd.ny.gov/regions/southern-tier
- Binghamton Office: 607-721-8605
- Elmira Office: 607-734-8130

Excelsior Growth Fund (EGF): Excelsior Growth Fund is a nonprofit Community Development Financial Institution (CDFI) that provides loans to businesses in New Jersey, New York, and Pennsylvania. EGF SmartLoan provide funds from \$10,000 to \$100,000, and the ImpactLoan offers funding from \$100,000 to \$500,000.

- excelsiorgrowthfund.org
- Guest info: 1-866-466-9232 • For loans: 1-866-587-8606

Ithaca Urban Renewal Agency Economic Development Loan Program (IURA):

The IURA provides gap financing loans for micro-enterprises and businesses that create and/or retain jobs for low to moderate income people.

- ithacaura.org
- 607-274-6565

New York Business Development Corporation (NYBDC): NYBDC provides loans to small startup, early stage, and mature businesses with a particular emphasis on minority and women-owned businesses. They work with two affiliates (Excelsior Growth Fund and the 504 Company) to offer small businesses access to a variety of financing options, including Small Business Administration (SBA) 504, Community Advantage Loans, and online alternative loans.

- nybdc.com
- Corporate Office contact information: 1-800.9-BDC-504, 518-463-2268
- Binghamton Office: 607-584-3397

Pathstone Enterprise Center, Inc: The Enterprise Center provides loans between \$5,000 and \$250,000 to small and micro businesses. They operate a revolving loan fund, and provide pre-loan and post-loan technical assistance. Their Second Look Program works with commercial lenders to develop a referral process whereby loan applicants that have been turned down by commercial lenders are directed to The Enterprise Center.

- theenterprisecenterinc.com/loan-fund

Tompkins County Area Development Loan Program (TCAD): TCAD helps local entrepreneurs start new businesses and expand existing ones. This program consists of four revolving loan funds: TCAD Loan Fund, Minority and Women Loan Fund, Countywide Revolving Loan Fund, and Town of Dryden Loan Fund, to deliver high risk capital to projects that require gap financing in addition to traditional bank loans. The Loan Fund Program has delivered more than \$3.1 million in loans to 68 companies since its inception in 1989.

- tcad.org/services-2/loan-funds
- 607-273-0005

United States Department of Agriculture (USDA) Business and Industry Guaranteed Loan Program:

This program bolsters the availability of private credit by providing guaranteed loans for rural businesses. The federal guarantee is 80% of a loan of \$5 million or less. For-profit, non-profit, cooperatives, and individuals all qualify. Eligible uses for the funds include business enlargement/conversion, land and equipment purchases, debt refinancing, and acquisitions. If interested, you should work with your preferred lender to submit an application.

- rd.usda.gov/programs-services
- rd.usda.gov/ny

“Soon after we bought our building we were approached by the IURA with a grant opportunity from RestoreNY that allowed us to renovate the unusable upper floors of our building which now have an additional three businesses. That is a unique quality of Ithaca, it is small enough that people notice that you have arrived, but it is large enough to have the infrastructure and organizational ability to really help you.”

–Justin Hjortshøj, Petrone

United States Department of Agriculture (USDA) Rural Energy for America Program: This program assists rural small businesses and agricultural producers by providing loan financing and grant funding for renewable energy development or to make energy efficient improvements. They give loan guarantees on up to 75% of total project costs and grants of up to 25% of total project costs.

- rd.usda.gov/programs-services

U.S. Small Business Administration (SBA) Guaranteed Loans: SBA works with area banks and credit unions to provide federally-guaranteed loans to small businesses. To qualify, businesses must meet size standards, be able to repay, have invested equity, and have exhausted other financing options. Many loans have lower down payments and flexible overhead requirements.

- sba.gov/funding-programs

Warning about Online Financing

If using an online lender, it is important to know what to look for to determine if they are legitimate. They should be easy to contact, have a secure website, have clear loan terms, run a credit check, and have reviews and ratings available online. All lenders must be registered in the state where they do business. Check the NY State Attorney General's website for complaints on a lender, and contact the NYS Banking Department at 1-800-BANK-NYS to make sure the lender and broker are licensed. Consult with an attorney before you sign anything.



Jason Koski

Rev Hardware Incubator

Local, Regional, and State Programs

Appalachian Regional Commission (ARC) Area-Wide Development Program: ARC, a regional economic development agency, offers Area-Wide Development Program funding for projects that increase economic opportunities in entrepreneurial and business development strategies. Not-for-profits, public organizations, and educational institutions are eligible to apply. Those interested in projects in Tompkins County can reach out to the local development district, Southern Tier 8, for assistance with program development, grant writing, and budgets.

- southerntier8.org/funding
- 607-724-1327

Community Investment Incentive Tax Abatement Program (CIITAP): CIITAP is a property tax abatement program that allows property owners to apply for abatement for a portion of their property taxes for a period of up to seven years in order to encourage density in the central business districts in the City of Ithaca. Projects must meet specific size, density, location, and municipal compliance requirements to be eligible.

- cityofithaca.org/161/Community-Investment-Incentive-Tax-Abate

Grants

Grants Action News: Grants Action News provides notices on available New York State and Federal government grants.

- nyassembly.gov/gan

Grants.gov: This website provides a centralized location for grant seekers to find and apply for federal funding opportunities.

- grants.gov

New York State Grants Gateway: The Grants Gateway is a website that allows users to search for grant opportunities from New York State agencies.

- grantsmanagement.ny.gov

New York State Regional Economic Development Councils (REDC): Many New York State grants supporting Economic Development initiatives are now processed through the REDC and the Consolidated Funding Application (CFA) process. Alignment with established state and regional priorities is key to success. Ithaca is in the Southern Tier REDC region.

- regionalcouncils.ny.gov

Tompkins County Tourism Grant Program: The Tompkins County Tourism Program offers several tourism and capital grants to support visitor-generating projects, as well as funds for arts and cultural organization development. Only not-for-profit entities are eligible.

- tompkinscountyny.gov/tourism/Grants



LimeBikes

Creating Jobs

Basic Considerations

Hiring employees can be a complicated and expensive process, so you'll need to approach it thoughtfully. To find the right candidates, write descriptions with requirements and qualifications for each position you are looking to fill, and set wages. Before hiring, you'll need to create a plan for paying employees.

These are the steps to set up payroll in order to bring employees on board:

- Get an Employer Identification Number (EIN)
(See “Register for Federal, State, and City Tax Accounts” section, on page 11)
- Decide if you want an independent contractor or an employee (consult [irs.gov](https://www.irs.gov) or an attorney for relevant rules)
- Set up records for withholding taxes
- Ensure new employees return a W-4 form for Federal Income Tax withholding
- Schedule pay periods to coordinate with tax withholding for the IRS
- Report payroll taxes on a quarterly and annual basis
- Know which records must stay on file and for how long
- Create a compensation plan for holiday, vacation, and leave
- Choose an in-house or external payroll administrator

You'll also need to formulate a personnel policy. Things to consider include:

- **Working hours:** overtime, time off, flex time, leave, holidays
- **Compensation:** Find out what the prevailing wage rate is in your area for the types of workers you will be hiring
- **Fringe benefits:** Though not a legal requirement, fringe benefits such as health and retirement plans can be a good way to attract and retain employees
- **Other policies:** training, performance review, promotion, and termination

The required benefits for New York State are:

- Disability Insurance
- Workers' Compensation
- Paid Family Leave
- Social Security Contribution
- Unemployment Insurance



Coltivare

Resources on Hiring

The following organizations and websites provide information about workforce development:

Live In Ithaca: A website where over 200 employers are listed across 12 key industries in Tompkins County. Marketed to people looking to relocate to Ithaca & Tompkins County.

- liveinithaca.org/about

Tompkins Workforce New York: provides employment-related services for businesses, employers, and jobseekers

- tompkinscountyny.gov/wfny

Equal Employment Opportunity Commission: information about how to comply with federal anti-discrimination laws

- eeoc.gov/employers/smallbusiness/index.cfm

SCORE: hosts a library of articles related to, among many other topics, attracting, finding, hiring, and training employees

- score.org

Employees and Related Taxes

Federal

Apply for an EIN by filing federal Form SS-4 with the IRS: irs.gov, or 1-800-829-4933. For information on the federal requirements for an EIN, see IRS publication 1635: irs.gov/forms-instructions.

Employees need to fill out an Employment Eligibility Verification Form (I-9, uscis.gov/i-9), and the Employee's Withholding Allowance Certificate (W-4).

As an employer, you must withhold income tax from employees' wages. To figure out how much, consult the employee's W-4, and the IRS' Employer's Tax Guide (Publication 15 Circular E):

irs.gov/publications

Employers generally must also withhold part of Social Security and Medicare taxes from employees' wages, and pay a matching amount.

There are two schedules for depositing employment taxes: monthly and semi-weekly. To determine your payment schedule, review Publication 15 for Forms 941, 944, and 945, or Publication 51 for Form 943. At the end of the year, complete a Wage and Tax Statement (W-2) for each employee, in addition to the Annual Federal Unemployment Tax Return (Form 940), and the Transmittal of Wage and Tax Statements (W-3).

NY State

New York State requires that you report information about each employee that you hire within 20 days of the hiring date: tax.ny.gov

File withholding tax returns (NYS-1 and NYS-45). This can be done online: tax.ny.gov/online/bus.htm. See the NYS Employer's Guide to Unemployment Insurance, Wage Reporting, and Withholding Tax (NYS-50) for more information: tax.ny.gov/pubs_and_bulls

If you pay unemployment insurance, then you must also file a quarterly wage report with the Tax Department.

Directory

The following Directory contains a list of organizations and programs that may be able to assist you in starting or expanding your business. These are listed here for your reference, and careful research and planning will help you determine if their services can be helpful to you. The strongest likelihood of securing funding comes from choosing the right partner. Use local economic development resource agencies to help you choose the right partner. The key economic development service providers listed at the beginning of this guide should be your first point of contact.

Capital & Finance

Cayuga Venture Fund: Cayuga Venture Fund invests in upstate New York startups. Instead of targeting particular industries for investment, they look for “strong core value proposition, uniqueness leading to sustainable competitive advantage, high growth in a substantial market, capital efficiency, and overall impact.” They prefer to connect with entrepreneurs and founders early on.
cayugaventures.com • 607-266-9266

New York Business Development Corporation (NYBDC): NYBDC advances the economic welfare of New York State by providing loans to small start-up, early stage, and mature businesses with a particular emphasis on minority and women-owned businesses. They work with two affiliates (Excelsior Growth Fund), and the 504 Company to offer small businesses access to a variety of financing options, including SBA 504, Community Advantage Loans, and online alternative loans.

nybdc.com • Corporate Office contact information: 1-800.9-BDC-504, 518-463-2268 • Binghamton Office: 607-584-3397

StartUp NY: StartUp NY partners with university and college campuses in New York State to offer new and expanding businesses the opportunity to operate tax-free for 10 years on or near these eligible schools’ campuses. This gives businesses access to advanced research laboratories, and development resources.

esd.ny.gov/startup-ny-program

Tompkins County Area Development (TCAD) Loan Funds: The TCAD Loan Fund Program aims to create quality employment opportunities by helping entrepreneurs start new businesses, expand current ones, and attract businesses to Tompkins County. The program primarily targets businesses selling a product or service to customers outside of Tompkins County.
tcad.org/services-2/loan-funds • 607-273-0005

Tompkins County Industrial Development Agency (TCIDA): TCIDA provides economic incentives to businesses and industries to diversify and strengthen Tompkins County’s tax base. It supports job creation, business and industrial development, and community revitalization. TCIDA has the authority to abate local and State taxes and, through its affiliate the Tompkins County Development Corporation (TCDC), serves as a conduit to the tax-exempt bond market for not-for-profit projects in the county.
tompkinsida.org • 607-273-0005

Upstate Capital Association of New York: Upstate Capital connects investors to opportunities across New York State. A professional non-profit membership association, Upstate Capital provides a platform to meet capital providers (early stage, venture, growth, and private equity investors), in addition to lenders, professional advisors, entrepreneurs, and company executives.
upstatecapital.org • 845-204-8090

Workforce Resources

Leadership Tompkins: Leadership Tompkins offers a training program to assist community leaders in building networks, developing leadership skills, and raising awareness of local issues.

leadershiptompkins.org

Live in Ithaca: Live in Ithaca is a website by the Tompkins County Chamber of Commerce that serves as a tool for local businesses and organizations to recruit, retain, and engage their local workforce. It compiles resources for those relocating to Ithaca and looking for opportunities and information around three categories: your career, your quality of life, and your community. In the careers section, it contains listings pertaining to jobs and local employers, dual career relocation, networking opportunities, and entrepreneurship and business development.

liveinithaca.org

Tompkins County Board of Cooperative Educational Services (TST BOCES Tompkins): Tompkins County Board of Cooperative Educational Services provides educational and training opportunities to adults and teens in the region.

tstboces.org · 607-257-1551

TC3Biz: As part of Tompkins Cortland Community College, BIZ is committed to the development of non-credit professional development programs to help organizations grow their most important resource — human capital.

tompkinscortland.edu/academics/biz · 607-844-6586

Tompkins County Workers' Center: The Workers' Center is a grassroots organization that advocates for workers' rights in Tompkins County through a Workers' Rights Hotline, local community union organizing, and a living wage campaign.

tcworkerscenter.org · 607-269-0409

Tompkins Workforce New York: Tompkins Workforce New York provides jobseekers with trainings, workshops, and access to opportunities.

tompkinscountyny.gov/wfny

Visitor Journey A2D: The Visitor Journey A2D™ program is a free online and in-person training program offered to area businesses and employees by the Ithaca Tompkins County Convention and Visitors Bureau, designed to help everyone in our community help create positive visitor experiences from their Arrival to Departure, or from A2D.

visitithaca.com/visitor-journey

Women's Opportunity Center: The Women's Opportunity Center assists low-income women by providing career counseling and training to find employment. They give job readiness assistance, on-the-job training, provide scholarship funds to help participants overcome barriers to obtain and maintain employment, and donate interview clothing and accessories.

womensopportunity.org · 607-272-1520

Business Resources

AM&T: The Alliance for Manufacturing and Technology is the NY Manufacturing Extension Partnership (MEP) Center for the Southern Tier and provides resources for manufacturers looking to increase sales, streamline operations, achieve certifications, reduce costs, and create jobs in the Southern Tier. Their goal is to have manufacturers grow and prosper in the region. They do enterprise assessments, strategic planning and management, sales and marketing, and help businesses eliminate waste.

amt-mep.org · 607-774-0022

Big Red Microenterprise: Big Red Microenterprise is a student-run organization that spurs microenterprise development by assisting self-employed individuals to reach their business goals. They work with underserved entrepreneurs in the local community and offer help with coaching and with connections to other resources to support growth and expansion.

johnson.cornell.edu/Center-for-Sustainable-Global-Enterprise

Business CENTS: The Business CENTS (Community Networking and Training Services) program of Alternatives Federal Credit Union offers

networking, training, and consultation services for entrepreneurs. You can join by taking a class, attending a networking event, or asking to be put on the email list. They provide a peer mentoring business circle every month in Ithaca called Coffee Talk to help people brainstorm and gain insight from others.

alternatives.org/community-programs/business-centers

607-273-4611, Toll free: 877-273-AFCU

Cornell Cooperative Extension of Tompkins

County: Educators at Cornell Cooperative Extension (CCE) connect people with the information they need on topics such as commercial and consumer agriculture, nutrition and health, youth and families, finances, energy efficiency, economic and community development, employee development, diversity and inclusion, and sustainable natural resources. CCE provides resources for agriculturally-based businesses including research-based information, programs and technical assistance.

ccetompkins.org · 607-272-2292

Cornell Center for Regional Economic

Advancement (CREA): CREA supports economic impact in upstate New York through entrepreneurship and innovation. Serving as a connection between Cornell University and the Ithaca community, CREA facilitates collaboration and research. The center manages several entrepreneurship programs, including Rev: Ithaca Startup Works, the Southern Tier Startup Alliance, and Upstate New York NSF I-Corps Node.

crea.cornell.edu

Cornell Center for Technology Licensing: The Center for Technology Licensing catalyzes technology commercialization to develop products and services based on university innovations, promotes new technology ventures within and beyond New York State, and grows industry alliances leveraging University IP and research.

ctl.cornell.edu · 607-254-4698

Downtown Ithaca Alliance: The Downtown Ithaca Alliance is the Ithaca Downtown Business Improvement District (BID), a non-profit that

works on the revitalization, development, promotion, and management of Downtown Ithaca. They work on business retention and development, promote Downtown, organize special events, and assist businesses and investors interested in Downtown Ithaca projects.

downtownithaca.com · 607-277-8679

Food Processing Business Incubation Program

(FoodBIP): A joint effort between the Finger Lakes Regional Prosperity Network and Cornell Cooperative Extension of Tompkins County, FoodBIP assists food sector entrepreneurs across the Finger Lakes Region.

foodbip.org

FuzeHub: FuzeHub connects manufacturers in New York State with technical resources, programs, and services. They collaborate with industry experts to assist small-to-medium sized manufacturers overcome challenges to growth.

fuzehub.com · 518-768-7030

Ithaca Farmers Market: The Ithaca Farmers Market is an owner-operated cooperative market with over 160 members who grow or produce their wares within 30 miles of Steamboat Landing Pavilion. They offer five weekly markets during the growing season at several different locations.

ithacamarket.com · 607-273-7109

Ithaca Generator: Ithaca Generator is a collaborative makerspace community of engineers, designers, artists, crafters, and inventors located in Press Bay Alley. They provide workshop space and access to tools, and work to foster microenterprise through classes, social events, and open-houses.

ithacagenerator.org

Ithaca / Tompkins County Convention and Visitors

Bureau (I/TCCVB): The CVB is the official destination marketing organization for Ithaca and Tompkins County, and operates as a division of the Tompkins County Chamber of Commerce. As in-market tourism experts, they provide assistance with group tours, meetings, events, visitor marketing, and visitor services.

visitithaca.org · 607-272-1313

KensaGroup: This is a private equity company that develops intellectual property platforms via KensaGroup-created startup companies. They identify and evaluate promising university inventions and discoveries to ensure that these ideas have the organizational, scientific, institutional, and financial backing for successful commercial introduction.
kensagroup.com · 607-330-2307

LaunchNY: Launch New York is a venture development organization dedicated to identifying, supporting, and investing in high-growth, high-impact companies to drive job and wealth creation in upstate New York. The industry sectors they work with include: advanced manufacturing, consumer goods and services, mobile technology, clean energy, medical devices, IT and web technology, nanotechnology, and life sciences and pharmaceuticals. They provide mentoring services and access to early stage capital.
launchny.org · 716-881-8006

NY State Small Business Development Center (SBDC): The New York Small Business Development Center provides business counseling, training, technical assistance, and research to small business owners and entrepreneurs in New York free of charge. The Tompkins County Satellite Outreach Office can be reached at 607-777-7230.
binghamton.edu/sbdc

Rev: Ithaca Startup Works: Rev is a business incubator in Ithaca. Created in partnership by Cornell University, Ithaca College, and Tompkins Cortland Community College, Rev offers business mentorship, startup resources, and workspace for new or growing businesses, focusing in particular on companies that have the potential to create new jobs in the Ithaca area.
revithaca.com · 607-882-2400

Tompkins County Area Development (TCAD): As the County's lead economic development organization, TCAD focuses on economic development, and striving to grow, retain, and attract companies that provide employment opportunities. They administer several programs: the Tompkins County Industrial Development Agency, revolving loan funds, the

Tompkins County Development Corporation, the Finger Lakes Regional Prosperity Network, and the Tourism Capital Grants program.
tcad.org · 607-273-0005

Tompkins County Tourism Program: The Tompkins County Tourism Program works to promote economic development and enhance local quality of life through tourism. They offer several grant programs for not-for-profit organizations funded by the County hotel room occupancy tax.
tompkinscountyny.gov/tourism · 607-274-5560

Upstate New York NSF Innovation-Corps Node: UNY I-Corps Node provides commercialization training in the northeast, connecting researchers with resources through national and regional I-Corps programming. They offer courses for researchers and early-stage startup founders to learn entrepreneurial skills and explore the market potential of their work.
unycorps.org

Upstate Venture Connect: Upstate Venture Connect is an entrepreneur-led nonprofit that focuses on building a region-wide startup community. They connect founders with resources and networks, create angel capital funds, and build programs to assist college students, researchers, and technologists.
uvc.org · 315-235-1283

Associations & Referral Services

Business Leaders of Colors (BLOC): BLOC is a network of underrepresented business owners of colors that works to level the playing field of the business world. They offer support for small businesses through marketing and networking assistance.
businessleadersofcolors.com

Green Resources Hub: Green Resources Hub's goal is to expand the market for sustainable living in local communities. The Sustainable Enterprise & Entrepreneur Network (The SEEN) is a local green business network.
greenresourcehub.org · 607-323-1482

Ithaca Business Women's Network:
[facebook.com/IthacaBusinessWomensNetwork](https://www.facebook.com/IthacaBusinessWomensNetwork)

Ithaca Startup Community: Ithaca Startup Community is a group that brings together student and professional entrepreneurs in Ithaca to provide networking and growth opportunities. It offers peer-to-peer support for challenges and opportunities that entrepreneurs face.
[meetup.com/Ithaca-Startup-Community](https://www.meetup.com/Ithaca-Startup-Community)

Local First Ithaca: Local First Ithaca is a network of independent, locally owned businesses and services, farmers, nonprofits, and community members. They advocate for small businesses, and educate the community about the importance of supporting the local economy.
[localfirstithaca.com](https://www.localfirstithaca.com) · 607-592-4424

Southern Tier Startup Alliance (STSA): STSA is a member organization of business incubators in the Southern Tier Region of New York that works to promote startups and entrepreneurship resources in the region, in particular in the clean energy, manufacturing and hardware, and food/ag tech sectors. They provide mentorship, workshops, and events, and member startups in New York State can be eligible for tax benefits.
[ststartup.com](https://www.ststartup.com)

The Business Council of New York State, Inc.: The Business Council of New York State is a business organization that represents of the interests of large and small firms throughout the state in order to create economic growth, good jobs, and strong communities. They advocate for employers, help their members cut costs and provide benefits to their employees, and offer seminars, and regulatory and legislative assistance.
[bcny.org](https://www.bcny.org) · 518-465-7511

Tompkins County Chamber of Commerce: The Tompkins Chamber is a network of over 700 businesses and organizations, offering support with finding customers, strategic advocacy, workforce development, destination marketing, and quality of life investments.
[tompkinschamber.org](https://www.tompkinschamber.org) · 607-273-7080

Utilities

Energize NY PACE Financing: Energize NY PACE (Property Assessed Clean Energy) helps commercial and not-for-profit properties make energy efficiency and renewable energy upgrades to buildings by providing low cost, long term alternatives to traditional loans to fund clean energy projects.
[commercial.energizeny.org](https://www.commercial.energizeny.org) · 914-302-7300

Ithaca 2030 District: The Ithaca 2030 District is an interdisciplinary public-private collaboration working to reduce building energy use and increase profitability. District Members develop realistic, measurable, and innovative strategies to assist district property owners, managers, and tenants in meeting aggressive goals that keep properties and businesses competitive while operating buildings more efficiently, reducing costs, and reducing the environmental impacts of facility construction, operation, and maintenance.
[2030districts.org/ithaca](https://www.2030districts.org/ithaca)

Ithaca Public Works - Water and Sewer Division: This division provides potable water to the Ithaca community and treats and disposes of wastewater. For inspections and plumbing permits, contact the Building Division.
[cityofithaca.org/291/Water-Sewer](https://www.cityofithaca.org/291/Water-Sewer) · 607-272-1717

City of Ithaca Building Division: Contact this division for building, plumbing, and electrical permits and inspections.
[cityofithaca.org/130/Building-Division](https://www.cityofithaca.org/130/Building-Division) · 607-274-6508

New York State Electric and Gas Corporation (NYSEG): NYSEG delivers electricity and natural gas to Ithaca. Their Small Business Direct Install program offers free energy assessments to small businesses, and will cover up to 70% of recommended equipment upgrades.
[nyseg.com](https://www.nyseg.com) · 800-572-1111
They offer a variety of development programs to help businesses increase energy efficiency:
[lookupstateny.com](https://www.lookupstateny.com)

Tompkins County Business Energy Advisors Program:

Businesses considering new construction, major renovation, or expansion can participate in this program that assists property owners in setting energy goals and understanding energy options to improve efficiency and reduce operational costs. Business owners can receive up to \$1,500 in energy consulting for buildings less than 10,000 square feet, and \$3,000 in consulting for buildings greater than 10,000 square feet.

tompskinscountyny.gov/bea · 607-274-5560

Tompkins County Recycling & Materials

Management: The Department of Recycling and Materials Management issues permits to dispose of recycling and garbage at the Tompkins County Recycling and Solid Waste Center. The ReBusiness Partners Program supports local businesses' efforts to reduce waste, increase recycling and composting, and adopt green purchasing practices.

recycletompskins.org · 607-273-6632

Transportation

Bike Walk Tompkins: Bike Walk Tompkins' mission is to make Ithaca and Tompkins County a community where walking and biking are safe and convenient for people of all ages and abilities. They provide advocacy, bike education, and outreach.

bikewalktompskins.org · 607-301-3181

Gadabout: Gadabout is a transportation service for older and disabled residents of Tompkins County.

gadaboutbus.org · 607-273-1878

GoIthaca: Go Ithaca is commuter transportation program for Downtown Ithaca with information about sustainable commuting in the area, including carshare, rideshare, park and ride, and bus and bike routes.

goithaca.org · 607-277-8679

Ithaca-Tompkins County Transportation Council: The Metropolitan Planning Organization for Tompkins County, the Transportation Council facilitates inter-modal transportation planning for the county.

tompskinscountyny.gov/itctc · 607-274-5570

Ithaca Tompkins Regional Airport: The airport in Ithaca offers direct daily flights to Detroit (Delta), Washington D.C. (United), and Philadelphia (American).

flyithaca.com · 607-257-0456

Ithaca Carshare: Ithaca Carshare is a local nonprofit dedicated to enhancing community access to transportation while reducing negative environmental and economic impacts of car use. It is a member-based service that provides 24/7 access to vehicles on an hourly basis. They offer accounts to businesses and non-profits.

ithacacarshare.org · 607-277-3210

Parking Operations – City of Ithaca: The City manages the City-owned parking garages and on-street parking, as well as several city-owned flat lots. Garage permits are available to purchase and there are a variety of convenient ways to pay for on-street parking, including on-street pay stations, pre-paid scratch-off cards, and through the Parkmobile app.

cityofithaca.org/243/Parking-Operations
607-882-2351

Tompkins Consolidated Area Transit (TCAT): TCAT is a not-for-profit corporation that provides public transportation for Tompkins County.

tcatbus.com · 607-277-7433

Way2Go: Way2Go is part of Cornell Cooperative Extension that works with employers to create win-win commuting solutions for Tompkins County workplaces. Way2Go offers customized services to employers including consultation on diverse options for supporting commuter options and benefits, and transportation education to employees. They also provide a list of transportation companies with regional bus service.

cctompkins.org/way2go · 607-272-2292

Zimride: Zimride is a way to share the seats in your car or catch a ride in the Finger Lakes region. By signing up, participants can post rides to get carpoolers or join a commute.

zimride.com/flxrideshare

Intercity busses: Ithaca is served by several intercity bus companies and has very strong direct service between New York City and Ithaca.

Greyhound Trailways
greyhound.com · 607-273-1300

Megabus - us.megabus.com

OurBus - ourbus.com · 844-800-6828

Shortline/Coach USA
web.coachusa.com/shortline · 607-277-8800

Campus to Campus
fcs.cornell.edu/content/campus-campus-bus-service · 607-254-8747

City of Ithaca



City Hall
108 E. Green St.
cityofithaca.org

City Attorney/City Prosecutor (4th Floor)
cityofithaca.org/152/City-AttorneyCity-Prosecutor
607-274-6504

City Controller
cityofithaca.org/198/City-Controller
607-274-6576

Clerk/Public Information & Technology
cityofithaca.org/170/City-ClerkPublic-Information-Technology
607-274-6570

Common Council
cityofithaca.org/341/Common-Council

City Chamberlain (1st Floor)
cityofithaca.org/156/City-Chamberlain
607-274-6580

Human Resources (2nd Floor)
cityofithaca.org/294/Human-Resources
607-274-6539

Mayor's Office (4th Floor)
cityofithaca.org/131/Mayors-Office
607-274-6501

Public Works (Room 202)
cityofithaca.org/208/Public-Works
607-274-6527

Planning, Building, Zoning and Economic Development

Building Division (4th Floor)
cityofithaca.org/130/Building-Division
607-274-6508

Planning and Development Department (3rd Floor)
cityofithaca.org/133/Planning-Development
607-274-6550

Zoning Division (3rd Floor)
cityofithaca.org/509/Zoning-Division
607-274-6513

Office of Economic Development: (3rd Floor)
cityofithaca.org/179/Business-Assistance
607-274-6550

Other City Agencies

Greater Ithaca Activities Center (GIAC): 301 W. Court St.
cityofithaca.org/327/Greater-Ithaca-Activities-Center
607-272-3622

Ithaca Fire Department: 310 W. Green Street
cityofithaca.org/204/Ithaca-Fire-Department
607-272-1234

Ithaca Police Department: 120 East Clinton Street
cityofithaca.org/234/Ithaca-Police-Department
607-272-9973

Ithaca Urban Renewal Agency: The Ithaca Urban Renewal Agency works to improve the economic, social, and physical characteristics of neighborhoods in Ithaca. It issues loans for affordable housing and job-creating businesses, and provides grants for projects that benefit people with low- to moderate incomes. It also manages the Cherry Street Industrial Park.

ithacaura.org
607-274-6565

Ithaca Youth Bureau: 1 James L. Gibbs Drive
cityofithaca.org/205/Ithaca-Youth-Bureau
607-273-8364

Other Local Public Agencies

Ithaca City School District: 400 Lake Street
ithacacityschools.org · 607-274-2101

Tompkins County Public Library: 101 East Green St.
tcpl.org · 607-272-4557

Tompkins County
tompkinscountyny.gov

New York State

Agency of Agriculture and Markets
agriculture.ny.gov
1-800-554-4501

Department of Environmental Conservation
dec.ny.gov

Department of Health
health.ny.gov

Department of Labor
labor.ny.gov/home

Department of Taxation and Finance
tax.ny.gov
518-457-9000

Division of Minority and Women's Business Development – Empire State Development (DMWBD):
The Minority- and Women- Owned Business Enterprise Program (MWBE) is for businesses owned by women and/or minorities in New York State. Any business that is owned, operated, and controlled primarily by women or minority group members is eligible. The program prioritizes these businesses for procurement for state government.
esd.ny.gov/doing-business-ny/mwbe

Empire State Development
esd.ny.gov

Secretary of State
dos.ny.gov
518-474-4429

Southern Tier Regional Economic Development Council: REDC guides state funding decisions. The Consolidated Funding Application makes state economic development resources from many agencies available through a single application.
regionalcouncils.ny.gov/southern-tier
Binghamton Office: 607-721-8605
Elmira Office: 607-426-2999

Workers' Compensation Board
wcb.ny.gov
877-632-4996

Federal

Federal Small Business Administration: The U.S. Small Business Administration is a government agency that provides support to small businesses and entrepreneurs. They provide free business counseling, guaranteed loans, and small business government contracts.
Elmira Branch Office: 607-734- 8130
sba.gov

Internal Revenue Service
Elmira Office: 147 West Gray St. Suite 108
607-767-1012
irs.gov
Information for Businesses: 1-800-829-4933

SBA Resources

The Small Business Administration offers a variety of free online courses, on topics ranging from planning, to launching and managing your business:
sba.gov/learning-center

SBA 10 Steps to Start your Business:
sba.gov/business-guide/10-steps-start-your-business/
SBDC offers an online entrepreneurial education course: entreskills.org

Empire State Development's Guide to Owning and Operating a Small Business in NY State:
esd.ny.gov/sites/default/files/YourBiz_Jan2017_0.pdf

DOING
BUSINESS
in ITHACA