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 | INFORMATIONAL LETTER |  
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TRANSMITTAL: 94 INF-40

TO: Commissioners of  
 Social Services

DIVISION: Economic  
 Security

DATE: August 19, 1994

SUBJECT: Microenterprises and Public Assistance Recipients

SUGGESTED

DISTRIBUTION: Public Assistance Staff  
 Food Stamp Staff  
 Employment Staff  
 Cap Coordinators  
 Staff Development Coordinators

CONTACT PERSON: PA: Jeffrey Gaskell at 1-800-343-8850, extension 4-9343  
 FS: County Representatives, extension 4-9225

ATTACHMENTS: Attachment A: Listing of Day Care Start-Up  
 Administrative Agencies -  
 Available on-line  
 Attachment B: Directory of agencies who assist small  
 businesses - Available on-line  
 Attachment C: Self-Employment Worksheet - Not  
 available on-line

FILING REFERENCES

Previous ADMs/INFs	Releases Cancelled	Dept. Regs.	Soc. Serv. Law & Other Legal Ref.	Manual Ref.	Misc. Ref.
92 ADM-37		352.12(a)		<u>PASB</u>	
92 ADM-43		352.16		XII-H 1.1 -	
93 ADM-9		352.17(b)		2.11	
91 INF-29		352.20(f)		XVI-C-3.1 -	
91 INF-58		352.22(c)		3.3	
		352.22(h)		XVI-E	
		352.23(b)(7)		XVI-F-1 - 3	
		352.31(c)			
		387.9(b)			
		387.11(g)			
		628.3(f)(3)			

The purpose of this letter is to inform social services districts (SSDs) of the various incentives available to public assistance (PA) applicants/recipients to become or remain small business owners through the removal of barriers to small businesses. The Department encourages SSDs to assist clients in the development of small businesses or microenterprises as one way of promoting work effort under the Jobs FIRST philosophy. The policy in this INF can be found in the PASB referenced on page one of this release.

#### Background

Historically, small business owners who were experiencing difficulties were required under Department regulation 352.12(a) to liquidate business resources and assets over the \$1,000 resource limit prior to becoming eligible for public assistance. These businesses often had the fundamentals for a potentially successful enterprise but the assets were sold off for the purpose of maintaining the basic necessities for the owner and his/her family. This was required prior to acceptance for public assistance.

Many operators of small businesses may need temporary assistance only while their business gets off the ground. Microenterprises generally take three to five years to thrive. By incubating these businesses and giving them an appropriate chance to get started, there is an incentive for a small business to be initiated, to survive and become self-sufficient.

A number of opportunities currently exist under Department regulations to support microenterprises. With appropriate assistance and guidance from the SSD, small business owners will find encouragement to start and maintain a self-sufficient microenterprise.

#### Existing Regulations

We encourage districts to use the following options to help small businesses grow and become self-sufficient, thereby reducing the need for further public assistance:

- o Use of the Home Relief (HR) plan of self-support. Department regulation 352.20(f) allows for the exemption of income and resources for up to one year for HR recipients who submit a plan as to how this income will be used. (If the HR recipient does not have a plan but does have a general interest in starting a business, a referral to one of the sources in Attachment B might be helpful.) Under this plan, HR recipients can purchase items relating to their work by saving funds to do so. In the effort to encourage self-sufficiency, this Department recommends that districts approve microenterprise related plans submitted by HR recipients under this regulation as an incentive to become employed and self-sufficient.

## Example 1

Ms. Green runs a small beautician practice out of her home. Her business has not succeeded as she had hoped due to the limited equipment in her shop and she now finds herself on HR. Ms. Green tells her worker that if she had two more hair dryers she could increase her business and end her need for PA. Her worker suggests that if she puts together a plan to purchase this equipment with any income that she saves, then her income will not be counted or budgeted towards her PA grant for up to one year, providing she follows through with the plan. Ms. Green puts together a plan that has her saving enough money within four months to purchase the equipment. Her worker agrees to the plan and does not budget her earnings from her work during this four month period. Shortly thereafter, Ms. Green is off PA and has a successful beautician practice due to the addition of the two hair dryers she was able to purchase a month earlier.

## Example 2

Mr. Constanza is a licensed real estate agent and broker who is planning on opening a Real Estate agency within the next year. Unfortunately for Mr. Constanza he has fallen on hard times and lost his good paying job as an agent, when the company he worked for failed due to poor management. He has taken a temporary job working 20 hours per week at \$5.00 a hour. In order for Mr. Constanza to start his business he needs to save up some investment capital. He is currently a HR case and when he mentions his idea to his worker, the worker encourages Mr. Constanza to put together a plan to open the business. The worker informs him that \$90 of his current earned income will be disregarded in the budgeting of his monthly grant, and that, under the HR plan of self-support he must set aside his net earned income as well as any other income he is able to save during the next one year period. Mr. Constanza saves hard and averages \$325 saved per month. By the end of the year Mr. Constanza has saved \$3,900 which has not counted against his PA case for the entire year. Mr. Constanza opens up his Real Estate agency with the money he has saved and begins his new career off public assistance and completely self-sufficient.

- o Exclusions of business equipment and tools from the \$1,000 resource limit for PA and \$2,000/\$3,000 limits for FS. Department regulation 352.23(b)(7), exempts income-producing property from the PA \$1,000 resource limit, when the property is in use or reasonably expected to be used for the client's livelihood in the near future. (For food stamps, property or work related equipment which is essential to the employment or self-employment of a household member is excluded as a resource.) This PA exclusion is meant for:
  - business and farm equipment, this includes vehicles which are in the name of the business;
  - tools used for employment;
  - livestock and produce.

## Example

Mr. Sanders is a mechanic. Unforeseen circumstances left him out of work and on PA. It appears that Mr. Sanders may eventually be able to begin work again as a mechanic. Since selling off his tools would be counterproductive to getting Mr. Sanders off PA, his worker allows him to keep the tools and excludes their value from the resource limit calculation. This will allow Mr. Sanders to begin work again without having to re-purchase these tools and enable him to become a self-sufficient, productive member of the workforce.

- o Use of an accrual method of accounting for PA and the use of the PA supplementation process under the Quarterly Reporting System (QRS) rules. The accrual method of budgeting allows for expenses related to producing the goods and services to be deducted from self-employment earnings when the expenses are incurred. For Quarterly Reporting purposes, this budgeting methodology would be done over a three month period, allowing for the brief accumulation of income to be used for an expense during the quarter. These expense deductions are promulgated in Department regulation 352.17(b)(2).

Supplementation of income is allowed under Department regulation 352.31(c) and should be considered for those individuals who operate a small business and experience a temporary loss of income which was beyond the recipient's control as explained in 93 ADM-9.

Any PA supplements authorized are not to be budgeted as income for food stamps.

- o Promote family day care as a microenterprise. Pursuant to Department regulation 352.22(h) and 628.3(f)(3), recipients may choose to provide family day care as a means to becoming self-sufficient. By becoming family day care providers, group day care providers or informal child care providers, these PA recipients can enter the work force, reduce or eliminate their need of public assistance and achieve self-sufficiency. Family day care providers have various incentives available to them such as:

- Family day care provider income exemption. In addition to the usual work-related deductions from earned income, recipients who become family day care providers will have \$5 per day per child of their income disregarded for both PA and FS (unless the household documents higher costs). This disregard is to help offset the expenses the recipient incurs in providing care (i.e. snacks, toys, materials, etc.).

Examples of day care situations and specifics on the various special incentives for day care providers to become regulated can be found in 91 INF-29. An updated listing of Day Care Start-Up Administrative Agencies can be found in Attachment A to this INF.

- o Excluding business loans. Pursuant to Department regulation 352.22(c), bona fide loans (including business loans) may be excluded for ADC recipients. Disregarding business loans will give these recipients the opportunity to establish their business without the threat that loans for business expenses will be budgeted against their PA grant. This will in turn encourage ADC recipients to seek out the necessary funding required to establish and maintain a small business. Examples of bona fide loans and budgeting methodology can be found in 92 ADM-43.

In addition, Department regulation 352.16 allows for the exemption of earmarked loans from the income calculation or the resource limit for HR recipients. This exemption of loans is reserved for those loans which are limited to a specified purpose. These loans must be reviewed carefully to determine whether or not they are to be utilized for their intended purpose. These loans may assist HR recipients with the establishment of a small business or to keep a business operational.

Department regulation 387.11(g) excludes from consideration as income for FS purposes all loans (other than educational) on which payment is deferred.

- o Child care availability. Child care is available to support self-employment. Individuals who are self-employed are programmatically eligible to receive child care assistance, regardless of whether their self-employment occurs in their own homes or outside of their residences. As with all employed individuals, the amount of child care which may be authorized must be reasonably related to the hours of the employment, allowing time for transportation to and from the child care provider.

Employed recipients of public assistance who have child care expenses in order to maintain their employment are entitled to have the child care disregard applied when their grants are calculated. When a recipient is using a regulated child day care provider or a caregiver who is legally exempt from regulation and the actual child care charges exceed the child care disregard, the social services district must issue a child care supplement for the difference between the amount disregarded and the cost of the child care. Such supplemental payments are calculated automatically by ABEL and are capped by the local market rates for child care.

A recipient of public assistance who is starting a microenterprise and does not yet have earnings to be budgeted, and therefore is not eligible to receive the child care disregard and the child care supplement, may be able to receive child care assistance through the Child Care and Development Block Grant (CCDBG). Such assistance is subject to the availability of funds from the social services district's capped CCDBG allocation.

Public assistance recipients who are interested in starting a microenterprise should be reminded that when their business succeeds and they become ineligible for PA, they may be eligible to receive Transitional Child Care for up to 12 months.

- o Organization of the client's microenterprise. By assisting the recipient with information relating to formalizing the business, the recipient will be able to better manage the business. The business operation will also appear more stable to customers and creditors. Possible steps that could be taken are the establishment of a business account, the development of a business plan, the securing of a business operating certificate (DBA) or even incorporation in some instances. Attachment B has a listing of agencies and programs which may be able to assist PA clients with the indoctrination into the business environment and provide technical assistance during the incubation period including assistance in calculating business expenses and net profits.
  
- o Use of forms and other resources for calculating self-employment. Traditionally, recipients who are self-employed have had to provide the SSD with business records, tax records and any other information relating to their business' expense in order to prove eligibility for public assistance and food stamps. SSDs have had the difficult task of making sense out of the various accounting and business practices in order to establish this eligibility. Some SSDs have chosen to create forms for the central collection of the various business information. Attachment C is a form which was developed for the purpose of capturing the relevant information relating to businesses owned by PA recipients. This Department encourages use of this form for this purpose as a way of dealing with the complexities of business income. Another idea is to have designated workers specialize in handling these cases (as well as other earned income cases in general). The types of organizations listed in Attachment B may be able to assist SSD's and clients in preparing documentation for and calculating business income. Additional resources, such as college interns or retired executives may be available locally.

#### Amendments to Regulations

This Department is currently looking at ways to amend current regulations to eliminate additional barriers to microenterprises. The purpose of these proposed amendments is to assist client initiated microenterprises by providing an incubation period for these businesses. Some of the things being explored are:

- o Amending Department regulation 352.12(a) to allow for a three to five year incubation period for the microenterprise before a determination of the success of the business is made.
  
- o Amending Department regulation 352.17(b) to conform the definition of business expenses to the equivalent federal ADC regulation. This change will allow for a more liberal interpretation of business expenses.
  
- o Amending Department regulation 385.2(b)(11) to support the change to 352.12(a) and allow exemptions to the employment requirements during this three to five year incubation stage.

Waivers of the Regulations

The Department has applied for federal waivers to facilitate small business development. These waivers would:

- o Permit income to be set aside and retention of assets for future business expansion;
- o exclude personal vehicles used for business purposes; and
- o exclude payments for capital equipment and durable goods or the payments on loans for such purposes.

We will keep SSDs informed of further developments in policy regarding microenterprises.

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Oscar R. Best, Jr.  
Deputy Commissioner  
Division of Economic Security

FAMILY DAY CARE ADMINISTRATIVE AGENCIES

This list replaces the attachment to 91 INF-29.

REGION 1

Ms. Marlene A. Babchak, Director  
ALLEGANY COUNTY COMMUNITY OPPORTUNITIES  
AND RURAL DEVELOPMENT (ACCORD)  
84 SCHUYLER STREET - PO BOX 573  
BELMONT, NY 14813  
(716) 268-7605

Ms. Maureen DeJohn  
CHAUTAUQUA OPPORTUNITIES, INC.  
BOX B 188 SOUTH ERIE STREET  
MAYVILLE, NY 14757  
(716) 366-3333

Ms. Peg Agnello Kulu, Interim Director  
CHILD CARE COALITION OF THE NIAGARA FRONTIER, INC.  
2254 MAIN STREET  
BUFFALO, NY 14214  
(716) 835-8283

Ms. Diane Ballard, Director  
BUFFALO COALITION OF HOME DAY CARE PROVIDERS, INC.  
43 NORTHAMPTON STREET  
BUFFALO, NY 14209  
(716) 885-2300

REGION 2

Ms. Annie F. Barker, Director of Education  
WESTERN NEW YORK CHILD CARE COUNCIL  
1344 UNIVERSITY AVENUE  
ROCHESTER, NY 14607  
(716) 244-3960

Ms. Carol Stevens, Director  
SCHUYLER CO. CHILD CARE COORDINATING COUNCIL  
208 BROADWAY  
MONTOUR FALLS, NY 14865  
(607) 535-7964

Ms. Nancy Stanton Multer, Director  
MIDDLESEX VALLEY CHILD DEVELOPMENT CTR.  
12 GILBERT STREET, BOX 594  
RUSHVILLE, NY 14544  
(716) 554-6846/554-6890



REGION 3

Ms. Rene Hettich  
BROOME COUNTY CHILD DEVELOPMENT  
COUNCIL, INC.  
29 FAYETTE STREET, POB 880  
BINGHAMTON, NY 13902-0880  
(607) 723-8313

Ms. Ellen Monsin  
CHILD CARE COUNCIL OF THE FINGER  
LAKES, INC.  
248 GRANT AVENUE  
AUBURN, NY 13021  
(315) 255-6994

Ms. Paula Mello, Director  
COMMUNITY ACTION PLANNING COUNCIL  
OF JEFFERSON COUNTY, INC.  
518 DAVIDSON STREET  
WATERTOWN, NY 13601  
(315) 482-4900

Ms. Susan Messenger, Program Director  
MID-YORK CHILD CARE COORDINATING COUNCIL  
C/O CORNELL COOPERATIVE EXTENSION  
121 SECOND STREET  
ORISKANY, NY 13424  
315) 736-3394

Ms. Peggy Minsch  
ONONDAGA COUNTY CHILD CARE COUNCIL, INC.  
215 BASSETT STREET  
SYRACUSE, NY 13210  
(315) 472-6919

Mrs. Mary Hutchinson, Executive Director  
COUNTY OF OSWEGO CHILD CARE COUNCIL  
PO BOX 3046, 156 WEST SECOND STREET  
OSWEGO, NY 13126  
(315) 343-2344

REGION 4

Ms. Dianne Meckler, Executive Director  
CAPITAL DISTRICT CHILD CARE COORDINATING COUNCIL  
91 BROADWAY  
ALBANY, NY 12204  
(518) 426-7181

Ms. Chris Lashway, Day Care Director  
JOINT COUNCIL FOR ECONOMIC OPPORTUNITY  
54 MARGARET STREET  
PLATTSBURGH, NY 12901  
(518) 561-6310

Ms. Debi Stec, Co-Director  
DELAWARE OPPORTUNITIES, INC.  
47 MAIN STREET  
DELHI, NY 13753  
(607) 746-2165

Ms. Linda Depo, Development Director  
COMMITTEE FOR ECONOMIC IMPROVEMENT  
14 FRONT STREET  
KEESEVILLE, NY 12944  
(518) 834-7205

Ms. Marci Brunswick, Program Director  
CATHOLIC CHARITIES OF DELAWARE & OTSEGO COUNTIES  
9 SOUTH MAIN STREET  
ONEONTA, NY 13820  
(607) 432-0061

Ms. Lynn Sickles, Executive Director  
SOUTHERN ADIRONDACK CHILD CARE NETWORK  
WASHINGTON CO. MUNICIPAL CENTER  
UPPER BROADWAY  
FORT EDWARD, NY 12828  
(518) 746-2349

REGION 5

Dr. Reva Gershen Lowy, Asst. Exec. Director  
MOSHOLU MONTEFIORE COMMUNITY CENTER, INC  
3450 DE KALB AVENUE  
BRONX, NY 10467  
(718) 882-4000

Ms. Patricia Eberle, Director  
CARDINAL MC CLOSKEY SCHOOL AND HOME FOR CHILDREN  
349 EAST 149TH STREET, 9TH FLOOR  
BRONX, NY 10451  
(718) 402-0081

Ms. Elba Belez  
BRONX COMMUNITY COLLEGE CHILD DEVELOPMENT CENTER  
2205 SEDGWICK AVENUE  
BRONX, NY 10468  
(718) 367-8882

Ms. Girlie B. Mootoo  
ST. PETER'S CHILD CARE NETWORK  
741 EAST 219TH STREET  
NEW YORK, NY 10467  
(718) 515-5065

Ms. Olivia Lorch-Jaffee, Program Director Early Childhood Educ.  
KINGS BAY YM-YWHA  
3495 NOSTRAND AVEUNE  
BROOKLYN, NY 11229  
(718) 648-7703

Ms. Denyse James, Director FDC  
FRIENDS OF CROWN HEIGHTS FAMILY DAY CARE CENTER #2  
671 PROSPECT PLACE  
BROOKLYN, NY 11216  
(718) 638-8686

Mr. Toby Sanchez, Executive Director  
FLATBUSH EAST COMMUNITY DEVELOPMENT CORP  
1814 NOSTRAND AVENUE  
BROOKLYN, NY 11226  
(718) 469-0400

Ms. Freddie Hamilton  
CHILD DEVELOPMENT SUPPORT CORPORATION  
1119 BEDFORD AVENUE  
BROOKLYN, NY 11216  
(718) 398-2050

Ms. Joanne M. Oplistil, Executive Director  
CHURCH AVENUE MERCHANTS BLOCK ASSOC, INC (CAMBA)  
1720 CHURCH AVENUE, 2ND FLOOR  
BROOKLYN, NY 11226  
(718) 287-2600

Mr. Paul Mak  
BROOKLYN CHINESE-AMERICAN ASSOCIATION  
5313 8TH AVENUE  
BROOKLYN, NY 11220  
(718) 438-9312

Mr. Jean Claude Belizaire  
FLATBUSH HAITIAN CENTER  
2211 CHURCH AVENUE - SUITE 310  
BROOKLYN, NY 11226  
(718) 693-5700

Ms. Sandra Forse Barnett  
BROOKWOOD CHILD CARE aka ORPHAN ASYLUM SOCIETY OF BROOKLYN  
25 WASHINGTON STREET  
BROOKLYN, NY 11201  
(718) 596-5555

Mr. Roberto Robreno, Asst. Deputy Director  
MIRACLE MAKERS, INC.  
115-117 RALPH AVENUE  
BOOKLYN, NY 11221  
(718) 385-2273

Ms. Nora Newby  
THE SALVATION ARMY  
BROWNSVILLE FAMILY DAYCARE CAREER PROGRAM  
132 WEST 14TH STREET  
NEW YORK, NY 10011  
(718) 498-0146/498-0147

Ms. Nancy Kolben, Deputy Director  
CHILD CARE, INC.  
275 SEVENTH AVENUE  
NEW YORK CITY, NY 10001  
(212) 929-7604

Ms. Barbara Stern, Executive Director  
LOWER EAST SIDE FAMILY RESOURCE CENTER  
137 EAST 2ND STREET  
NEW YORK, NY 10009  
(212) 677-6602

Ms. Cordelia Grant McNish, Asst. Executive Director for Day Care Svcs.  
SHELTERING ARMS CHILDREN'S SERVICE  
122 EAST 29TH STREET  
NEW YORK CITY, NY 10016  
(212) 679-4242

Ms. Rammani Wan or Mr. John Colon/Coordinator & Asst.  
HAMILTON-MADISON HOUSE, INC.  
50 MADISON STREET  
NEW YORK CITY, NY 10038  
(212) 962-3412

Ms. Alice Younger, FDC Coordinator/Asst. Director  
RIVERSIDE EDGEcombe NEIGHBORHOOD ASSOC. (RENA)  
639 EDGEcombe AVENUE  
NEW YORK CITY, NY 10032  
(212) 795-4444

Reverend Michael Caine, Executive Director  
THE LIVING HOPE FAMILY DAY CARE NETWORK  
161 E. 104TH STREET  
NEW YORK CITY, NY 10029  
(212) 427-2431

Ms. Annice Alt  
DAY CARE COUNCIL OF NEW YORK, INC.  
110 EAST 34TH STREET  
NEW YORK, NY 10016  
(212) 213-2423

Ms. Carmen Sepulveda  
ST. CHRISTOPHER'S JENNIE CLARKSON CHILD CARE SERVICES, INC.  
690 AMSTERDAM AVENUE  
NEW YORK, NY 10025  
(212) 865-4104

Ms. Sandra M. Watson, Sr. Admin.  
RESEARCH FOUNDATION ON BEHALF OF LA GUARDIA COMMUNITY COLLEGE  
31-10 THOMSON AVENUE  
LONG ISLAND, NY 11101  
(718) 482-5351

Mrs. Ann C. Deinhardt  
SOCIETY FOR SEAMEN'S CHILDREN  
25 HYATT STREET  
STATEN ISLAND, NY 10303  
(718) 447-8369

Ms. Josie Duckett, Director PPD  
FAMILY SUPPORT SYSTEMS UNLIMITED, INC.  
2530 GRAND CONCOURSE, 2ND & 3RD FLR.  
BRONX, NY 10458  
(718) 220-5400

REGION 6

Ms. Ellen Wild, Executive Director  
DUTCHESS COUNTY CHILD DEVELOPMENT COUNCIL, INC.  
53 ACADEMY STREET  
POUGHKEEPSIE, NY 12601  
(914) 473-4141

Ms. Anne B. Leo  
CHILD CARE COUNCIL OF ORANGE COUNTY, INC  
11 BENNETT STREET  
MIDDLETOWN, NY 10940  
(914) 342-6109

Ms. Margaret M. Maraia, Executive Director  
PUTNAM COUNTY CHILD CARE COUNCIL  
73 GLENEIDA AVENUE  
CARMEL, NY 10512  
(914) 228-1994

Ms. Phyllis Helbraun, Executive Director  
ROCKLAND COUNCIL FOR YOUNG CHILDREN  
185 NORTH MAIN STREET  
SPRING VALLEY, NY 10977-4108  
(914) 425-0009

Ms. Ursula Lehmann  
NEW SQUARE COMMUNITY IMPROVEMENT COUNCIL  
766 NORTH MAIN STREET  
NEW SQUARE, NY 10977  
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Ms. Patricia Kennedy, Executive Director  
CHILD CARE COUNCIL SULLIVAN COUNTY, INC.  
WIC BUILDING INFIRMARY ROAD/PO BOX 864  
LIBERTY, NY 12754  
(914) 292-7166

Ms. Eileen Hall, Team Leader  
FAMILY OF WOODSTOCK, INC.  
PO BOX 3516 - 39 JOHN STREET  
KINGSTON, NY 12401  
(914) 331-7080

Ms. Lottie Harris, FDC Coordinator  
CHILD CARE COUNCIL OF WESTCHESTER, INC.  
470 MAMARONECK AVENUE  
WHITE PLAINS, NY 10605  
(914) 761-3456

REGION 7

Ms. Gloria Wallick, Executive Director  
DAY CARE COUNCIL OF NASSAU COUNTY, INC.  
54 WASHINGTON STREET  
HEMPSTEAD, NY 11550-4029  
(516) 538-1362

Ms. Hester Roberts  
FAMILY DAY CARE ASSOCIATION OF NEW YORK, INC.  
111 ALABAMA AVENUE  
HEMPSTEAD, NY 11550  
(516) 481-9752

Ms. Sherry Radowitz  
CHILD CARE COUNCIL OF SUFFOLK, INC.  
OLD FARMS SCHOOL  
60 CALVERT AVENUE  
COMMACK, NY 11725  
(516) 462-0444

MICROENTERPRISE REFERRAL LIST

EOP Peter Glassman 340 First Street Albany, NY 12206 518-465-0622	Albany Housing Authority Ernesta R. Walker 4 Lincoln Square Albany, NY 12202 518-445-0711 (referrals must live in public housing)
The Times Square Common Ground Community Jill Williams 255 West 43rd Street New York, NY 10036 212-768-8989	Albany Displaced Homemaker Center Lois Johnson 315 Hamilton Street Albany, NY 12210 518-434-3103
Manhattan Borough Develop Corp Ellen Chen 15 Park Row-Suite 510 New York, NY 10038 212-791-3660 (services limited to Manhattan)	Schenectady Municipal Housing Matthew Smith 375 Broadway Schenectady, NY 12305 518-372-3346 (referrals must live in public or Section 8 housing)
American Friends Service Comm. Common Works Howie Hawkins 821 Euclid Avenue Syracuse, NY 13210 315-475-4822 (helps in forming cooperatives)	East Buffalo Community Ownership Project Chris Van Vessem 1081 Broadway Buffalo, NY 14212 716-893-7222
Assosiation for Economic Advancement of Our New York Women Dina Michel-Jeune 1491 St. John's Place-1C Brooklyn, NY 11213 718-493-4776	Office of Urban Initiatives Dr. Taylor 101 C-Fargo Building #1 Ellicott Complex Buffalo, NY 14261-0014 716-829-2306
Kevin Hennessy/Jose Cruz 110 Exchange Street Geneva, NY 14456 315-781-3287	SENSES Patti Croop 275 State Street Albany, NY 12210 518-463-5576 (statewide referral)
WORC Maria Brobst 1420 College Avenue Elmira, NY 14901 607-737-5212	Accord Corp. Charles Kalthoff 84 Schuyler Street Belmont, NY 14813 716-268-7605

PODER, Inc.  
Manuel Allende  
73 Carpenter Avenue  
Newburgh, NY 12550  
914-561-8191

Pace University SBDC  
1 Pace Plaza  
New York, NY 10038  
212-346-1899

ALBANY-COLONIE CHAMBER OF COMMERCE  
Madeline B. Dolan, Program Manager  
One Computer Drive South  
Albany, NY 12205  
518-458-9851  
Albany, Town of Colonie &  
Rensselaer County

THE SOUTH BRONX OVERALL  
ECONOMIC DEVELOPMENT CORP (SOBRO)  
Cheryl Smith, Program Director  
370 East 149th Street  
Bronx, NY 10455  
718-292-3113  
Bronx County

ORANGE-ULSTER BOCES  
Ann Meres, Program Director  
R.D. 2, Goshen Road  
Goshen, NY 10924  
914-342-0257  
Newburgh, Orange County & the  
Mid-Hudson Valley

LOCAL DEVELOPMENT CORPORATION  
OF EAST NEW YORK: THE BASE  
PROGRAM  
Sherry Roberts, Program Director  
116 Williams Avenue  
Brooklyn, NY 11207  
718-385-6700  
East New York, Brownsville &  
Brooklyn

HOFSTRA UNIVERSITY  
Judith Tyne, Program Director  
University of Continuing  
Education  
Davison Hall 208  
110 Hofstra University  
Hempstead, NY 11550  
516-463-5737



ADIRONDACK ECONOMIC DEVELOPMENT  
CORP.  
Jamie White, Program Director  
PO Box 747 Trudeau Road  
Saranac Lake, NY 12983  
518-891-5523  
Franklin, Essex & Clinton County  
Adirondack Park Region

INTERRACIAL COUNCIL FOR BUSINESS  
OPPORTUNITY  
Lorraine Kelsey, Vice President  
51 Madison Avenue  
New York, NY 10010  
212-779-4360  
Manhattan, Bronx & Westchester  
County

QUEENS COUNTY OVERALL ECONOMIC  
DEVELOPMENT CORP.  
Joseph Chan, Associate Director  
90-04 161st Street  
Suite 801  
Jamaica, NY 11432  
718-262-8383  
Queens County

URBAN LEAGUE OF ROCHESTER  
Bonnie Flagg, Divisional Manager  
115 Tremont Street-Door #4  
Rochester, NY 14608  
716-436-4377  
Monroe County

Workshop In Business Opportunities  
23 Gramercy Park South  
New York, NY 10003  
Business Service Provider  
(212)982-6925  
(Entrepreneurial Training)

Child Development Support Corp.  
1213 Fulton Street  
Brooklyn, NY 11216  
Service Provider  
(718)398-6738  
(Child Care Training)

Small Business Development  
Corporation  
Kingsboro Community College  
2001 Oriental College  
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