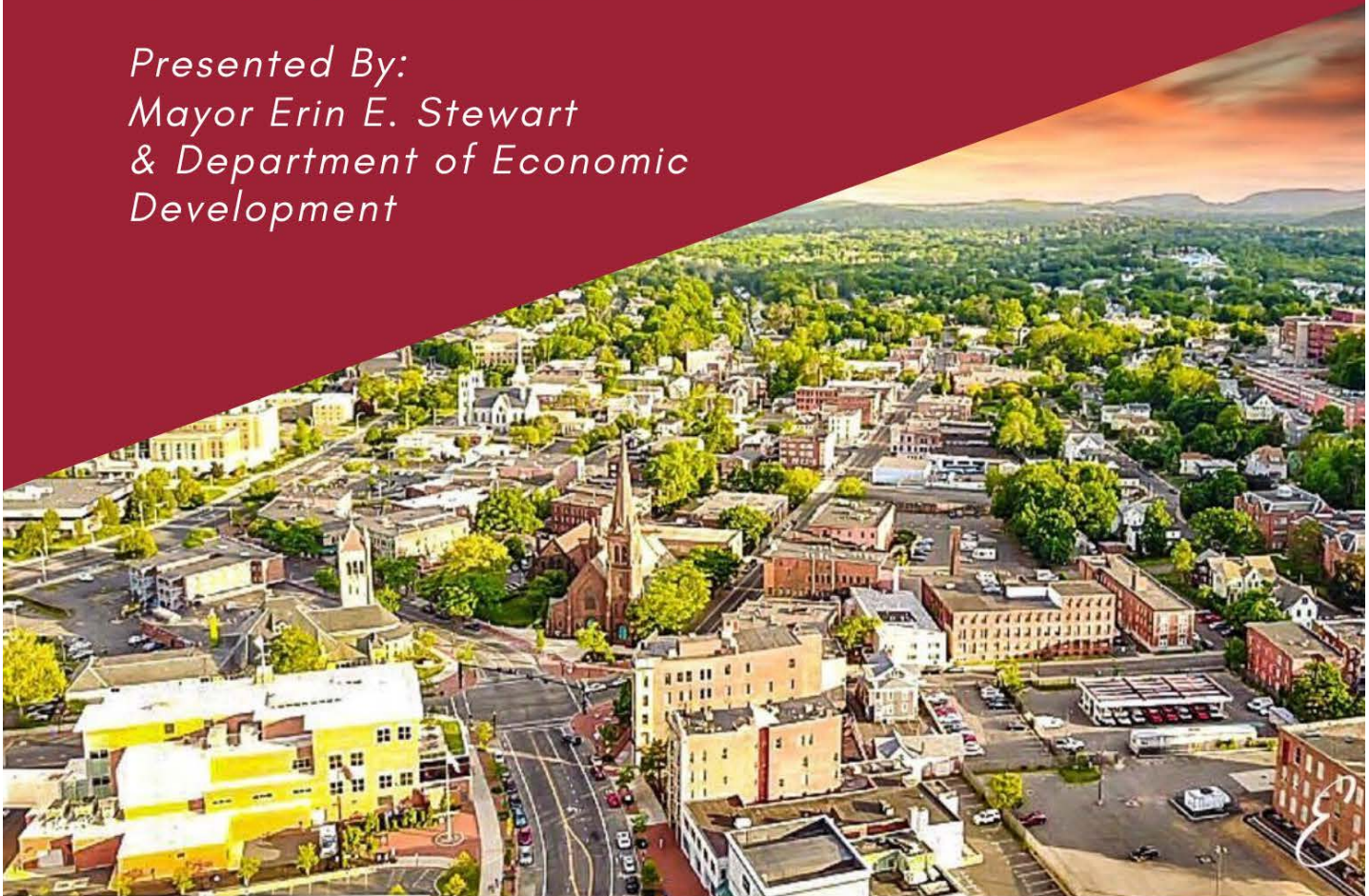


CITY OF NEW BRITAIN

# ECONOMIC DEVELOPMENT TOOLKIT

*Presented By:  
Mayor Erin E. Stewart  
& Department of Economic  
Development*



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# CITY OF NEW BRITAIN

OFFICE OF THE MAYOR  
THE HONORABLE ERIN E. STEWART

[WWW.NEWBRITAINCT.GOV](http://WWW.NEWBRITAINCT.GOV)

## **Greetings and welcome to the City of New Britain!**

Thank you for your interest in relocating, establishing, or expanding your business here in New Britain. We are excited to work with you.

The pages that follow detail the many economic development incentives available to you from the federal government, state of Connecticut, and the City of New Britain to help make your vision and business a success.

My administration has made a dedicated commitment to increasing economic development in our city. We are proud to be partners with the Greater New Britain Chamber of Commerce in creating a climate where both residents and businesses can grow and thrive.

New Britain has long been known as “The Hardware City.” Throughout the 20<sup>th</sup> century, our economy was anchored by large-scale manufacturing. Companies like Stanley Black & Decker, American Hardware, Fafnir Bearing and Corbin-Russwin all called New Britain home. Times and technology have since changed, but New Britain is still a vibrant place to do business.

Today, New Britain is a city on the rise and making headlines with many positive changes taking shape. From national retailers like Costco, local eateries, high-tech aerospace manufacturers, and many others, we are experiencing a resurgence of private and public development not seen in years.

I firmly believe that people want to invest in cities who invest in themselves, and that is precisely what we are doing. Our multi-year, multi-million-dollar Streetscape Project is transforming our central business district into the most pedestrian-friendly downtown in Connecticut, tying it directly with the southern hub of *CTfastrak*, the region’s first bus rapid transit system. When complete, the new traffic patterns, enhanced amenities, and overall beautification of this area will compliment both new and existing businesses in New Britain.

From tax incentives, specific development zones, a façade improvement program, and other resources—we have much to offer. It is my hope that these “tools” offered in the following pages will help guide you to the assistance you need.

Sincerely,

Erin E. Stewart  
Mayor



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## **Working with the City of New Britain**

The City of New Britain offers several programs and services specifically for businesses. Companies interesting in applying for any of the offered assistance programs will work directly with the office of Economic Development. It is our hope that the following information will help guide you through your endeavors. Prospective businesses can expect their specific project information and incentives to be discussed in confidence.

### **Mayor's Business Roundtable:**

In order to help you streamline communication with various departments within City Hall, your project may benefit from a Business Roundtable meeting. Typically for large-scale development, this is a joint meeting with city staff designed to help discuss your plans in detail and guide you through the necessary steps to move forward. Depending on the scope of your venture, this meeting usually includes representation from any of the following departments: Mayor's Office, Economic Development, City Plan, Building and Health, Public Works, Fire Marshall, and City Assessor. Upon submittal of plans, a two week turn-around is anticipated for final approval for commencement of the project.

### **City of New Britain Business Related Contacts:**

|                         |              |
|-------------------------|--------------|
| Mayor's Office          | 860-826-3303 |
| Economic Development    | 860-826-3433 |
| Assessors               | 860-826-3323 |
| City Plan & Zoning      | 860-826-3432 |
| Building & Health       | 860-826-3383 |
| Fire Dept.              | 860-826-4310 |
| Municipal Development   | 860-826-3330 |
| Police (non- emergency) | 860-826-3000 |
| Public Works            | 860-826-3350 |
| Tax Collector           | 860-826-3317 |
| Town & City Clerk       | 860-826-3344 |
| Water & Sewer           | 860-826-3536 |

**City of New Britain Main Website:** [www.newbritainct.gov](http://www.newbritainct.gov)

**Greater New Britain Chamber of Commerce:** (860) 229-1665  
[www.greaternewbritainchamber.com](http://www.greaternewbritainchamber.com)

**New Britain Downtown District:** (860) 229-0878 [www.newbritaindd.com](http://www.newbritaindd.com)



## **City Marketing**

New Britain actively upholds a marketing initiative to promote the City as place to visit and conduct business. Our bi-annual Visitor's Guide highlights the many places to "Experience the New" in some of the following industries: restaurants and hospitality, retail, healthcare, education, and recreation. You can pick up a copy at City Hall, the New Britain Downtown District, or the Greater New Britain Chamber of Commerce.

In March of 2019, [visitnbct.com](http://visitnbct.com) was launched to further expand access to information on our local businesses. See how you can *Experience the New* by visiting [www.visitnbct.com](http://www.visitnbct.com)

## **AVAILABLE PROGRAMS**

### **New Britain Enterprise Zone (EZ):**

Along with the State Department of Economic and Community Development, the City Plan Commission has outlined particular areas in New Britain designated as an Enterprise Zone. These designated areas are eligible for incentives to residential, commercial, and industrial property owners and potential developers interested in:

- Expansion
- Renovation
- New Construction
- Business Incubator
- New Restaurant Ownership
- Housing
- 2<sup>nd</sup> New Britain business location.

Through our municipal ordinances (Sec. 22-10 Enterprise Zone Benefits), a property may be eligible to defer assessment increases resulting from construction or rehabilitation for a seven-year period. **Please note that is highly recommended that discussions with both the City's Enterprise Zone coordinator and City Assessor happen before the commencement of the project.**

***Real Property Assessment Deferral:*** The Seven Year Real Property Deferral (EZ) Schedule is as follows:

|        |               |
|--------|---------------|
| Year 1 | 100% deferral |
| Year 2 | 100% deferral |

|        |              |
|--------|--------------|
| Year 3 | 50% deferral |
| Year 4 | 40% deferral |
| Year 5 | 30% deferral |
| Year 6 | 20% deferral |
| Year 7 | 10% deferral |

**NOTE:** An application for approval must be approved by the Assessor's Office prior to a Certificate of Occupancy is awarded to the building owner.

***New Restaurant Incentive Program (EZ):*** The personal property owned by a restaurant business new to the City of New Britain and located in the Enterprise Zone, where such restaurant is defined and registered as a Full Time or Limited Service restaurant under NAICS 722110, 722211 or 722212 may be one hundred (100) per cent tax abated in the first year and fifty (50) percent exempt in the second year. The city Assessor and Enterprise Zone Coordinator may require documentation from the State of Connecticut Department of Labor (DOL) regarding the NAICS number prior to approval.

***2<sup>nd</sup> Business Exemption (EZ):***A business that is currently located in New Britain which acquires additional real property in the Enterprise Zone by the purchase or lease, and establishes additional business operations where additional real property has either been vacant for more than six (6) months, or is owned by the entity that can qualify for exemption (under subsection (2) of Section 12-81 of the General Statutes of the State of Connecticut) shall qualify for a three (3) year tax benefit equal to fifty (50) percent assessment exemption on said additional property for three (3) years immediately following the purchase of or start of the lease of said additional property.

**Tax Increment Financing Program (TIF) (Designated Addresses):**

The City of New Britain recently initiated the *TIF* program to assist businesses with financing, lease rebate and code correction. The focus of this program is to:

- Retain and bring new business to the Downtown Core Business District
- Create employment opportunities
- Assist prospective tenants in leasing arrangements
- Assist property owners in recruitment for available space
- Provide the opportunity to upgrade commercial properties

There is a separate application that must be filled out and reviewed prior to approval. The *TIF* District is a designated and only eligible for addresses within a specified area. Please inquire to the office of Economic Development or visit the city website for *TIF* area designation details.

- ***TIF Revolving Loan Program:*** The City of New Britain will offer a low interest rate in addition to flexible terms for qualified applicants. Fixed assets, workspace improvements, inventory and additional uses will be considered on a case-by-case basis. Start-up businesses may be eligible.
- ***Lease Rebate Program:*** Intended to stimulate new commercial tenants in assisting with subsidizing multi-year leases between tenant and landlord. The rates will be negotiated on a percentage per square foot basis. The program may also be used in conjunction with other incentives based upon a combination of the eligibility of the landlord, tenant, and facility.
- ***Code Correction Program:*** The intention of the program is for property owners to upgrade their property to today's code standards for optimal safety compliance, and to insure a valid certificate of occupancy is in place. Additionally, this optimizes the best and highest lease rates for a prospective and/or current tenant.

### **Opportunity Zones (Designated Addresses)**

Opportunity Zones were created under the 2017 Tax Cuts and Jobs Act to encourage long-term investment in low-income, economically distressed communities. Investors can defer tax on any prior capital gains when they reinvest in a Qualified Opportunity Zone (QOZ) fund within 180 days of the asset sale. The three most important incentives assisting the investor are the following:

- Capital gains and money reinvested in an Opportunity Zone will be temporarily deferred
- The taxes on the capital gains may be reduced if the Opportunity Zone investment is held for at least 5 years, and further reduced if held for 7 years
- Capital gains on the investment held for at least 10 years may even be eliminated

Eligible projects may include:

- Real Estate – projects may be new or existing building in need of substantial renovation that may include; single and multi-family housing, commercial, retail industrial and mixed use developments.
- Energy Related Projects – energy efficiency and renewable projects may qualify.
- Businesses-Business investments can include growing businesses that are willing to take equity investors either as control or non- control businesses. At least 70% business should operate within the zone and 50% of revenue derived from sales within the opportunity zone.

For additional information on Opportunity Zones, please visit:

**[www.newbritainopportunityzone.com](http://www.newbritainopportunityzone.com)**  
**<https://portal.ct.gov/ChooseCT/Opportunity-Zones>**

### **HUBZone: (Designated Addresses):**

The city has federal designated census tracts and address that are considered HUBZones. This zone provides access to federal contracting opportunities set aside specifically for small businesses to compete for. The U.S. Small Business Administration (SBA) oversees the program with specific criteria for eligibility. Basic qualifications include:

- Must be a small business
- Must be at least 51 percent owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, a Native Hawaiian organization, or an Indian tribe
- Have its principal office located in a HUBZone
- Have at least 35 percent of its employees live in a HUBZone

Additional qualification criteria and HUBZone map can be found here:

[www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program](http://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program)

### **Incubator Program (Designated Address):**

The City of New Britain is home to one business incubator. The incubator tenant may qualify for a five (5) year real property tax abatement and a con-current five (5) year personal property tax benefit, excluding motor vehicle and leased personal property, equal to one hundred (100) percent assessment exemption for each of the first three (3) assessment dates following the start of the lease by the incubator tenant and equal to fifty (50) percent assessment exemption for the fourth and fifth assessment dates following the start of the lease.

### **Downtown District Façade Program:**

The New Britain Downtown District, which is a special self-taxing district offers its owners a dollar-for-dollar matching loan program for façade improvements and beautification. The maximum grant is \$5,000.00. The Downtown District Board of Directors is the administrator of this program. An application is available through the Downtown District office located at 66 West Main Street. They can be reached directly at 860-229-0878, or [www.newbritaindd.com](http://www.newbritaindd.com).



**Assessment Modification Agreements 12-65b (City Wide):**

An agreement between municipality and the owner or lessee of real property or air space fixing the assessment of such property air space:

- (a) Any municipality may, by affirmative vote of its legislative body, enter into a written agreement for a period of not more than ten years, with any party owning or proposing to acquire an interest in real property in such municipality, or with any property owning or proposing to acquire an interest in air space in such municipality, or with any party who is the lessee of, or who proposes to be the lessee of, air space in such a municipality in such a manner that the air space leased or proposed to be leased shall be assessed to the lessee pursuant to Section 12-64, fixing the assessment of the real property, or air space which is the subject of the agreement, and all improvements thereon, or therein and to be constructed thereon, or therein subject to the provisions of subsection (b) of this section.
  
- (b) The provisions of subsection (a) of this subsection shall apply if the improvements are for at least one of the following;

Office Use, Retail Use, Permanent Residential Use (4 or more dwellings) Transient Residential Use (4 or more dwellings), Manufacturing Use, Warehouse or Distribution Use, Structured Multi-Level parking in Connection with Mass Transit System, Information Technology, Recreation Facilities, Transportation Facilities, Mixed-Use Development as defined in Section 8-13m of the CGS, use by or on behalf of Health System as defined in Section 19a-508c.

**Eleven Year Residential Rehabilitation Program; Ordinance Section 22-12 City Wide):**

Under the ordinance, residential properties that meet the approved criteria can enter into an agreement with the City Assessor's Office for a deferral of any increased tax assessment related to improvements or repairs to a home that have a value of at least two thousand dollars (\$2,000.00). Homeowners may be eligible for a tax deferral of ten (10) percent of the increase in their assessment in the first year; this then increases by ten (10) percent each subsequent year until the assessment is at one hundred (100) percent. The deferral applies to the owner or the subsequent purchaser. Any benefit is based on the assessment increasing due to the rehabilitation or property improvements. Applications must be made to the Assessor's Office. The full amendment can be found in the City's Code of Ordinances at [newbritainct.gov](http://newbritainct.gov) in Section 22-12. Prior to the completion of the renovation, an application must be submitted to the Assessor's Office before a signed certificate of occupancy is approved. Upon

completion of the residential project, the following schedule shall apply for the difference in the increase of real property assessment.

|         |                         |
|---------|-------------------------|
| Year 1  | 100%                    |
| Year 2  | 90%                     |
| Year 3  | 80%                     |
| Year 4  | 70%                     |
| Year 5  | 60%                     |
| Year 6  | 50%                     |
| Year 7  | 40%                     |
| Year 8  | 30%                     |
| Year 9  | 20%                     |
| Year 10 | 10%                     |
| Year 11 | Full Assessment Applies |

**Manufacturers Machining & Equipment Exemption:**

Eligible manufacturers within the State of Connecticut must annually claim an exemption on all manufacturing machining and equipment used in the manufacturing process that has an IRS class of 5-7 year property. This 5-7 year property shall be exempt from property taxation. Applicants must apply through the City Assessor's Office annually to receive the tax exemption by Nov 1.

## **Local Financing**

### **City of New Britain Business Assistance Program:**

The business loan assistance program is provided to offer assistance to companies that will be creating jobs in the City of New Britain. Administered by the city's Department of Municipal Development, the federally funded loan program has specific criteria for the use of funds. Available to city wide businesses, funds may be used for fixed assets, façade improvement, working capital, renovation and additional costs related to funding future employment. For additional information, please call Margaret Malinowski at (860) 826-3441.

### **Local Financial Lending Institutions:**

The City of New Britain has an excellent business relationship with its local banking and lending institutions. The city's Economic Development office has personal contact information regarding commercial lenders for you to call upon these professionals.

- Achieve Financial 860-828-2790
- Bank of America 800-432-1000
- Nutmeg State Financial Credit Union 860-224-2667
- Liberty Bank 860-224-6694
- Peoples Bank 860-832-8956
- Polam Federal Credit Union 860-223-0200
- TD Bank 860-827-2594
- Webster Bank 860-225-8457

## **State of Connecticut Assistance & Incentive Programs**

### **Enterprise Zone Program:**

The City of New Britain is considered a Targeted Investment Community (TIC) and has a designated Enterprise Zone that offers incentives to manufacturers and warehouse

distributors. It also may benefit certain service-related businesses. Upon meeting specific criteria, your business may be eligible for the following:

- **5 year, 80%** abatement of local property taxes on all qualifying real and personal property new to the Grand List as a result of the relocation, expansion or renovation project;
- **10 year, 25% or 50%** credit on the portion of the Connecticut Corporate Business Tax that is directly attributable to expansion, relocation or renovation as determined by the Connecticut Department of Revenue Services as provided under Statute 12-217 (e) of the Connecticut General Statutes;
- **Exemption** from real estate conveyance tax.

In order to qualify for the 50% credit, at least 30% of the new employees must be residents of the Enterprise Zone, or residents of the municipality in which the plant is located and eligible under the federal Workforce Investment Act.

There are several types of zone designations within the Enterprise Zone Program. More information can be found at [portal.ct.gov/DECD](http://portal.ct.gov/DECD). Here are the zones that apply to our municipality:

***Bioscience Enterprise Corridor Zone:*** Your business does not have to be within the Enterprise Zone to receive benefits, but must be located within a certain census block, group or tract. The company cannot have more than 300 employees at any time during the preceding twelve (12) months and is engaged in Bioscience, Biotechnology, Pharmaceutical or Photonics Research, Development or Production in the state. The definition also includes businesses engaged in the study of genes, cells, tissues and chemical and physical structures of living organisms.

***Entertainment District: (Enterprise Zone & City Wide):*** Enterprise Zone benefits are available for qualifying businesses that operate facilities for producing live or recorded multimedia products, as well as businesses that provide support services.

***Qualified Manufacturing Plant:*** With the approval of the Commissioner of DECD, a vacant or underutilized manufacturing plant with an area of at least **500,000** square feet may be eligible for full Enterprise Zone benefits.

More information on any of the Enterprise Zone programs can be found online at: <https://portal.ct.gov/DECD/Services/Business-Development/Tax-Incentives/Enterprise-Zones>

### **Small Business Express Program:**

This program offered by the Department of Economic and Community Development can provide financial assistance to businesses that can facilitate job creation and retention through two components:

- ***Revolving Loan Fund*** – to support small business growth with capital for operational costs. Loans range from \$10,000 to a maximum of \$100,000.
- ***Job Creation Incentive Loan*** – to support hiring and spur growth. Loans range from \$10,000 to \$300,000.

*Loans cannot be combined and funding amounts for each eligible business seeking financial assistance are subject to DECD.*

Eligible Criteria for established companies;

- Employ not more than 100 employees.
- Operations in Connecticut or planning to relocate to the State of Connecticut.
- Has been registered to conduct business in the past 12 months.
- Is in good standing with state agencies and be current of all state and local taxes.

Eligible Expenditures;

- Machinery & equipment
- Construction
- Leasehold Improvements
- Training
- Working Capital
- Marketing
- Other business related expenses approved by DECD's Commissioner

Procedures and guidelines to submit an application with required documentation can be found online at <https://portal.ct.gov/DECD/Services/Business-Development> under the Small Business Express Program tab.

***NOTE:*** *The Department of Economic and Community Development is in the process of evaluating all of its financial programs. Modifications to the Small Business Express Program may be forthcoming.*

### **Manufacturing Innovation Fund**

The manufacturing Innovation Fund's principle goals are to accelerate growth, facilitate innovation, and cultivate talent for the advanced manufacturing sector. The fund can award grants or issue loans to support research and development initiatives, fund job training to enhance workforce skills, and assist with technical needs associated with

business development. Manufactures interested learning more about the funding opportunities from this fund should visit <https://www.advancingmanufacturingct.com/>

### **Transit-Oriented Development Fund (TOD):**

The \$15 million Connecticut TOD Fund was created in 2014 through an investment from the State of Connecticut, the Connecticut Housing and Finance Authority and LISC. The fund offers predevelopment and acquisition financing to projects within ½ mile of CTFastrak stations.

### **Brownfields Remediation:**

The Department of Economic and Community Development offers a wide array of awards and loan programs to assist companies with Brownfield sites. Brownfield sites are any abandoned or underutilized sites where redevelopment has not occurred due to contamination or pollution. Before current environmental laws were enacted, such contamination is common on sites of former factories and mills. Remediation of contaminated buildings and soil is necessary in order to redevelop, reuse, or expand on the property. The CT Office of Brownfield Remediation and Development can help developers identify which programs would best fit the scope of their project. OBRD can be reached by emailing [brownfields@ct.gov](mailto:brownfields@ct.gov).

### **Tax Credit Programs:**

The following programs are offered by the State of Connecticut DECD and administered through the Department of Revenue Services, located at 25 Sigourney Street, Hartford, CT. 06106-5032, (860) 297-5962.

- New Job Creation Tax Credit
- Urban & Industrial Site Reinvestment Tax Credit
- Job Expansion Tax Credit
- Machinery & Equipment Expenditure Tax Credit

An entire list of Connecticut Business Tax Credits is available by visiting the State of Connecticut DECD website: [www.ct.gov.decd/](http://www.ct.gov.decd/)

### **Employment & Training Programs:**

Through partnerships with the State of Connecticut Department of Labor, there are a variety of programs that offer companies the opportunity to take advantage of cost effective programs to assist in deferring the cost of job training and wages. The Department of Labor (DOL), Business Service team works very closely with Capital

Workforce Partners (CWP), an administrative grant agency covering a 37 town region. The following programs have been successful towards this goal:

- STEP Program – Subsidized Training & Employment Program
- Small Manufacturer Training Grant Program
- On the Job Training Grants (OJT)
- Incumbent Worker Training
- Veteran Program
- Apprenticeship Training Program

The aforementioned agencies may also assist your company with job postings, candidate referral, labor market information, customized job fairs and additional employment and training information.

### **Federal Assistance and Incentive Programs:**

The primary resource for federal government assistance is through the Small Business Administration (SBA) that is located in Hartford, Connecticut. The primary purpose of the organization is in the area of loans, training and regulations. The SBA has partnered with established lending institutions in our state to offer loans that in some cases may be guaranteed by the federal government. Primary banks with locations in New Britain that partner with the SBA are TD Bank, Liberty Bank and Webster Bank.

This organization also assists with the procurement of loans associated with business start-ups, minority owned businesses, grants, and research and oversees the administration of Connecticut's HubZone.

For more information, please reach out to the SBA's main regional office located at 280 Trumbull Street, Hartford, CT. 06061, (860) 240-2700.

## **Business Partners Professional Network:**

### **New Britain Downtown District:**

(860) 229-0878 | [www.newbritaindd.com](http://www.newbritaindd.com)

### **Greater New Britain Chamber of Commerce**

(860) 229-1665 | [www.greaternewbritainchamber.com](http://www.greaternewbritainchamber.com)

### **AdvancedCT (CERC)**

(860) 571-7136 | [www.cerc.com](http://www.cerc.com)

### **Community Economic Development Fund:**

(203) 235-2333 | [www.cedf.com](http://www.cedf.com)

### **Capital Workforce partners:**

(860) 522-1111 | [www.capitalworkforc.org](http://www.capitalworkforc.org)

### **Connecticut Center for Advanced Technology (CCAT):**

(860) 291-8832 | [www.ccat.us](http://www.ccat.us)

### **Connecticut Department of Economic & Community Development:**

(860) 270-8000 | [www.ct.gov/ecd](http://www.ct.gov/ecd)

### **Connecticut Department of Labor:**

(860) 263-6000 | [www.ctdol.state.ct.us](http://www.ctdol.state.ct.us)

### **Connecticut Innovations:**

(860) 563-5851 | [ctinnovations.com/](http://ctinnovations.com/)

### **Connecticut Main Street:**

(860) 280-2337 | [www.ctmainstreet.org](http://www.ctmainstreet.org)

### **Connecticut Small Business Development Center**

(877) 723-2828 | [www.ctsbc.com](http://www.ctsbc.com)

### **CONNSTEP:**

(860) 529-512 | [www.connstep.org](http://www.connstep.org)

### **HEDCO:**

(860) 527-1301 | [www.hedco.com](http://www.hedco.com)

### **Senior Core of Retired Executives (SCORE):**

(860) 229-1665 | [www.score.org](http://www.score.org)



**Small Business Administration (Hartford Chapter):**

(860) 240-2700 | [www.sba.gov](http://www.sba.gov)

**Local Initiatives Support Corp. (LISC):**

(860) 525-4821 | [www.lisc.org](http://www.lisc.org)

**Spanish American Merchants Association (SAMA):**

(860) 278-5825 | [samact.org](http://samact.org)

**Utilities:**

Businesses seeking information with regards to utility services and programs are encouraged to call the following state businesses & agencies. Each service provider listed below is in the New Britain area and offers cost saving and “green” services.

**Connecticut Natural Gas:**

(860) 727-3000 | [www.cngcorp.com](http://www.cngcorp.com)

**Eversource:**

(860) 286-2000 | [www.eversource.com](http://www.eversource.com)

**CT Green Bank:**

(860) 257-2347 | [www.ctgreenbank.com](http://www.ctgreenbank.com)

**CT Public Utilities Regulatory Authority (PURA):**

(860) 827-1553 | [www.ct.gov/pura](http://www.ct.gov/pura)

**Energize CT (CT Energy Efficiency Fund):**

(877) 947-3873 | [www.energizect.com](http://www.energizect.com)