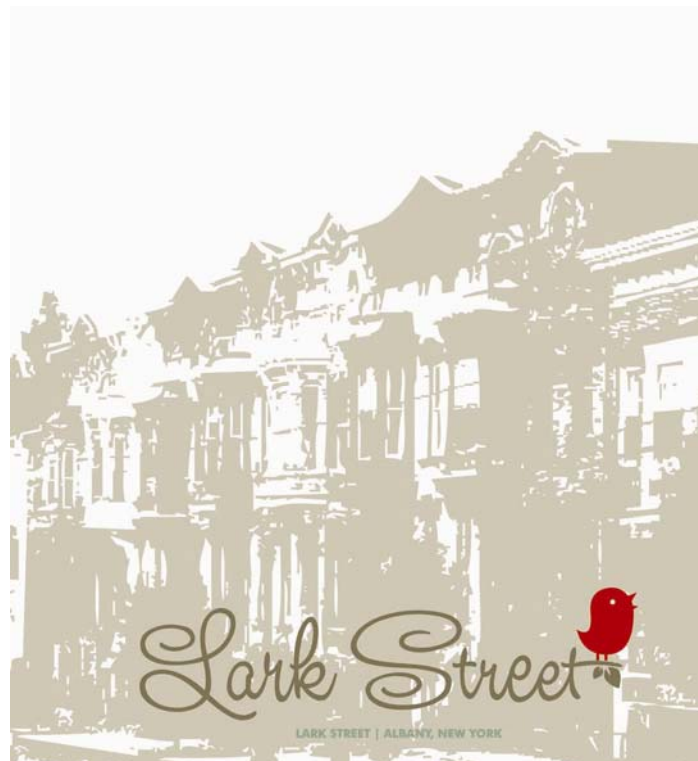


The Lark Street Business Resource Guide





Letter from the Executive Director,

Greetings from the Lark Street BID!

Here at the Lark Street Business Improvement District, we realize that a healthy community depends on a healthy business environment. We are lucky to have such a diverse, active community in the Lark Street Neighborhood and are committed to the continued economic development and success of the District.

Since 1996, the Lark Street BID has worked to improve and promote the Lark Street Neighborhood through a variety of programs and services focusing on neighborhood safety, neighborhood marketing, special events, street maintenance, beautification, and additional programs.

As part of our ongoing effort to help ensure the success of businesses in our District, we have created this useful resource guide. This guide is intended for businesses old and new, or if you're considering a move to our District on Lark Street. We hope you'll find this information helpful and wish you the very best with your venture.

Sincerely,

Mary Spinelli

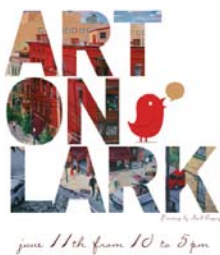


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The Lark Street BID

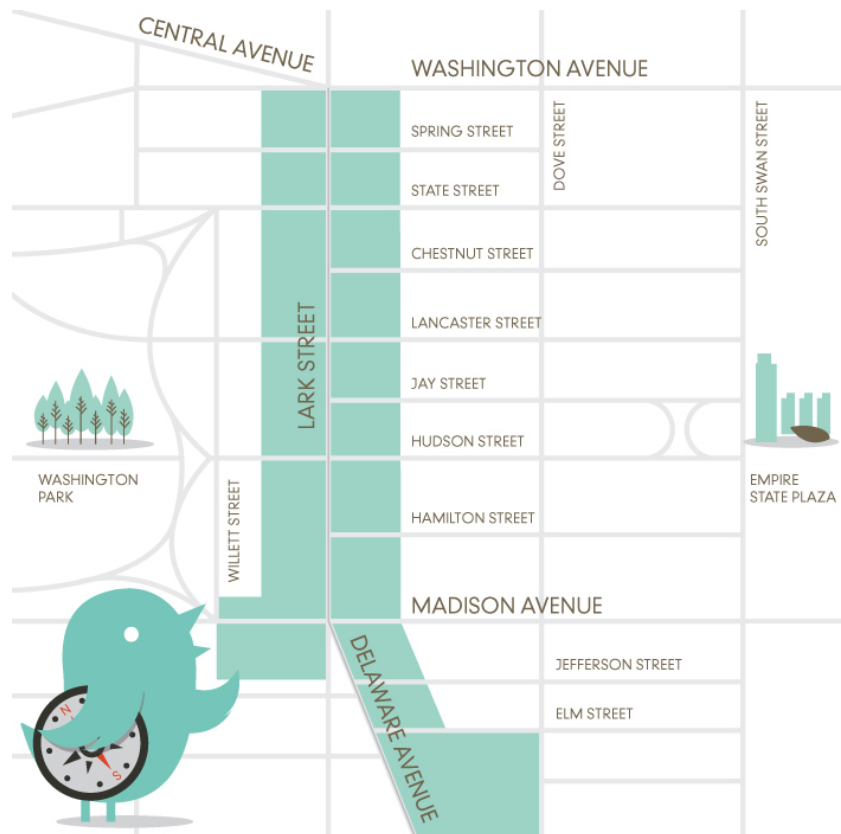
Here at the Lark Street Business Improvement District, it is our mission to build, sustain, and enhance a unique and prosperous living and business community for the residents, visitors, and merchants of the Lark Street Neighborhood of Albany. Since 1996, we have worked to improve and promote the Lark Street Neighborhood through a variety of programs and services including the following:

- Neighborhood Safety
- Neighborhood Marketing
- Special Events and Promotions
- Street Maintenance and Beautification

Located in the heart of Lark Street, we like to keep an open dialog with local businesses and welcome walk-ins. Whether it is a simple query or a more complicated issue, we have the resources and tools to assist you in getting the help you need. Our relationships with the City of Albany and other local organizations can help you get all the answers you need to your business questions.

245 Lark Street
Albany, NY 12210
Ph. 518.434.3861
F. 518.434.4052
www.larkstreet.org
bid@larkstreet.org

Our District



Registering Your Business

Register your DBA Name

Register your "Doing Business As" name with the Albany County Clerk's Office to obtain a DBA certificate. This is required in order to operate a general partnership or sole proprietorship in Albany.

Contact:

Thomas G. Clingan
County Court House Room 128
16 Eagle Street
Albany, NY 12207
(518) 487-5100
www.albanycounty.com/clerk

Register with the Division of Corporations

The Division of Corporations files and maintains records of business and non-profit corporations, limited partnerships, limited liability companies, and limited liability partnerships. Assumed name filings are filed and maintained for corporations, limited partnerships, and limited liability entities. Further information can be found at www.dos.ny.gov/corps

Contact:

Albany Office of the Secretary of State
99 Washington Avenue 6th Floor
Albany, NY 12231
(518) 473-2492

Zoning and Permits

The Zoning Process

1 Know the Codes

With the exception of a few buildings, the majority of our District is designated as a C-1 Neighborhood Commercial District. C-1 Districts are designated as mixed-use, balancing commercial and residential uses set along active sidewalks and a vibrant “main street.” Pedestrian-friendly standards are set in place to help maintain their natural charm and scale.

Uses permitted in a C-1 District

- Banks
- Bakeries
- Charitable or religious institutions
- Drugstores
- Fraternal organizations
- Houses of worship
- Ice cream and yogurt shops
- Personal service outlets
- Restaurants *without alcoholic beverages*
- Retail outlets
- Residential uses
- Art galleries
- Business services

Uses *not* permitted in a C-1 District

- Businesses operating between 11:00pm and 6:00am
- Adult day-care
- Automobile service stations
- Day care
- Theatres
- Drive-in banks/ATM windows
- Funeral homes
- Grocery stores
- Health clubs
- Indoor recreation
- Offices
- Take-out and delivery restaurants
- Taverns
- Restaurants serving alcohol
- Satellite dish antennas and/or solar collection equipment

If your business falls in this category, you will have to apply for a “Special Use Permit” (See “The Appeals Process” in step 3)

2 Apply for a Zoning and Building Permit

- I. Visit or contact the Division of Buildings and Codes
- II. Fill out the Zoning and Building Permit (can be found at www.albanyny.gov)
- III. If application is approved, project work can begin. If application is denied, continue to step 3.

3 The Appeals Process

- I. Upon denial, the Board of Zoning Appeals will schedule a hearing at which you will need to appeal for a variance, a "Special Use Permit" (SUP), or a parking lot permit through the Board of Zoning Appeals. See offset box for more detailed descriptions.

- II. You will receive legal notification a minimum of 10 days before the hearing, including the date, time, and location of the hearing. This notice will also be sent to the Neighborhood Association and your local Common Council Member.

Area Variance: The authorization to use land in a manner that is not allowed by dimensional or physical requirements of the applicable zoning regulations.

Use Variance: The authorization to use land for a purpose that is otherwise not allowed or is prohibited by the applicable zoning regulations.

Special Use Permit: Uses that have some special impact or unique form are designated Special Uses. These require a careful case-by-case review of their location, design, configuration and impact to determine, against fixed standards, whether to permit their establishment on any particular site.

Parking Lot Permit: The authorization of the Board is required to park, store or garage more than 4 vehicles.

- III. It is strongly suggested that you meet with the Neighborhood Association and or nearby property owners to discuss the proposal prior to the public hearing. This gives you the opportunity to address any neighborhood concerns prior to the hearing and may help expedite the Board's decision. For a list of Albany's Neighborhood Associations and their representatives, contact the Neighborhood Resource Center at (518) 964-6208.

4 Attend the Public Hearing

- Must be attended by applicant or representative to describe the proposal.
- If unable to attend, call the Planning Office at (518) 434-2532

Sidewalk Patio/Outdoor Café Permit

The Lark Street BID encourages merchant creativity and use of sidewalks outside their shops. Sidewalk patios or cafes invite those walking by to stop in, forming a relationship with the street. Active streetscapes enhance the image of the district as a lively community and attract more pedestrian traffic.

Current rules for Sidewalk Patios/Outdoor Cafés:

- Permits run for a twelve (12) month period from May 1st through April 30th.
- Cannot unreasonably interfere with the pedestrian traffic or use of the City-owned portion of property to be used.
- Cannot have an adverse effect upon nearby property, the character of the neighborhood, traffic conditions, parking, or other matters affecting public health, safety, welfare, or convenience.
- If you are renewing your permit, and your use of the sidewalk or outdoor cafe have resulted in violations of any applicable rule, regulation, ordinance, local law or statute during the 12 months preceding the application, your permit can be denied.
- Fixtures must be temporary and not affixed to City property.
- A separate permit application is needed for each side of a building.
- The City Clerk may hold an administrative hearing with the applicant for a permit and any other interested persons to assist in making such a determination.

How to apply for a Sidewalk Patio/Outdoor Cafe Permit:

An application must be submitted to the City Clerk by the owner or tenant of the property for which the café license is being requested. The application must be accompanied with a site plan, a \$50.00 non-refundable processing fee, and a certificate of insurance naming the City of Albany, as an additional insured. An additional fee must also be submitted based on the square footage of the identified area:

1-100 sq/ft:	\$50	501-600 sq/ft:	\$350
101-200 sq/ft:	\$150	601-700 sq/ft:	\$400
201-300 sq/ft:	\$200	701-800 sq/ft:	\$450
301-400 sq/ft:	\$250	801-900 sq/ft:	\$500
401-500 sq/ft:	\$300	901-1,000 sq/ft:	\$550

The City Clerk accepts applications from restaurant owners and sends applications to various departments for approval – Development and Planning, City Engineer, Traffic Safety and the Fire Department. They work with the Historic Resources Commission to insure that proper design, furniture and façade standards are met, and work through the planning process to make sure safety, aesthetic and health considerations are considered prior to permit approval.

City Clerk
City Hall, Room 202
Albany, NY 12207
(518) 434-5090

Signage Permit

All types of outdoor signs are regulated in order to uphold an attractive streetscape compatible with our surroundings and community identity. Because most of our District is designated as a Historic District, your signage proposal will also be reviewed by the Historic Resources Commission to make sure it is consistent with the area's historical aesthetic.

Current rules for signage:

- Must be constructed and/or comprised of durable material and maintained in good condition and repair.
- Must be securely anchored and constructed to prevent lateral movement that would cause wear on supporting connections.
- Must be constructed to withstand wind loads appropriate to design and installation as determined by the Administrator and/or City Engineer.
- Cannot be illuminated or contain flashing, rotating or moving lights except to show time and/or temperature.
- Cannot impair or cause confusion of vehicular or pedestrian traffic, by design, color, or placement. Signs cannot obstruct the sight distance of the motorist at a street corner or intersection by placement and location within 25 feet of the intersection of the street or highway lines.
- Cannot be placed upon the roof of any building (except those signs of a landmark, historic or other unique nature).
- No advertising message shall be spread over more than one sign place along a street or highway.
- Cannot contain any obscene or immoral content.
- Cannot contain any untruthful advertising.

How to apply for a Signage Permit:

- Visit the Department of Building & Codes in room 303 at City Hall
- Fill out a Building Permit for each sign

You will need:

- A photograph of the front of the building
- A rendering of the exact sign with exact colors and wording
- Insurance on file with City of Albany.

Buildings and Codes will determine if a sidewalk barricade is necessary for the installation of your sign. This will require you to fill out a sidewalk barricade permit, which they will supply.

Department of Building and Codes

City Hall, Room 303

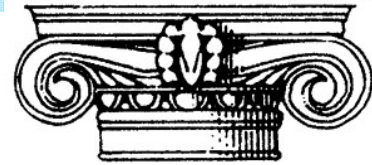
24 Eagle Street

Albany, NY 12207

Buildings: (518) 434-5165

Lark Street Historic Districts

HISTORIC ALBANY FOUNDATION



The majority of our District has been designated as historic.

Lark St.: 200-306; 195-325
Madison Ave.: 324-462; 327-467
Madison Ave.: 469; 721-725; 462-718

If you are planning on any exterior alterations including fencing, signage, awnings, repairs, or construction in these locations, you will need a Certificate of Appropriateness (COA) from the Historic Resources Commission (HRC). Interior alterations are *not* regulated. Any proposed signage or sidewalk café's will also need to be approved. This process ensures that the historical character of these locations remain intact.

When you submit your Zoning and Building Permit, Signage, or Sidewalk Café Application, and your project is in a historic district, it is **automatically** submitted to the Historic Resources Commission for review.

Follow these guidelines to improve your chances of approval:

All efforts should be made to conserve original or existing materials, structure, ornamentation, etc. of buildings that are within a historic district or that have been designated historic. New construction should be compatible in scale, materials, and colors of traditional ones used or when restoration of original materials is impossible. For a complete description of the General Code Chapter 42 Part 4 Article XII Sections 42-82 to 42-97 go to: www.albanyny.org

Sign Design Guidelines:

In general, sign sizes should be minimal to avoid obscuring architectural details and to avoid visual clutter on the street and placed no higher than the bottom of the second story windows. Backlit plastic signs or awnings are discouraged by the Commission as inappropriate to the 19th and early 20th Century character of the districts but neon signs, appropriately designed and in character with the street and building, may be allowed. Existing signs which are more than 30 years old also may contribute to the historic character of the district and the building, and their design will be considered carefully before replacement will be permitted.

Zoning and Permitting Contacts

Albany County Clerk

County Court House Room 128
16 Eagle Street
Albany, NY 12207
(518) 487-5100

The Department of Development and Planning

21 Lodge Street
Albany, NY 12207
(518) 434-2532

The Historic Resources Commission (HRC)

The Office of Land Use Planning
200 Henry Johnson Blvd
Albany, NY 12210
(518) 434-5271

Developing Your Business

Small Business Development Center (SBDC)

SUNY service – Seminars and classes
(518) 485-7647
www.nyssbdc.org

Albany Center for Economic Success (ACES)

Owns and manages the Orange Street Incubator, which fosters growth in economically stressed areas of the City of Albany. Also provides consulting, client assessment and referrals to funding sources.

(518) 427-7804
255 Orange Street, Albany, NY (Walk-ins welcome)

Training and Education

Albany-Colonie Regional Chamber of Commerce

Entrepreneur Boot Camp

A 12 week, 45-60 hour comprehensive “Entrepreneurship Training Course” guides participants through the steps of starting, managing, and growing a business.

(518) 431-1400 or www.acchamber.org

Community Loan Fund of the Capital Region

Holds several eight-week business planning and management training courses each year for start-up and expanding micro enterprises, particularly those owned by people of color, women, and low-income people.

(518) 436-8586 or www.mycommunityloanfund.org

Cornell Cooperative Extension of Albany

Offers a “Small Business Start-up Seminar” on a quarterly basis. One-day course for first timers.

(518) 765-3500 or www.ccealbany.com

Finding a Location

Commercial and Industrial Real Estate Brokers (CIREB)

CIREB is an association of commercial Realtors and maintains a database of commercial properties. They assist in the purchase, sale, lease, and/or exchange of commercial properties. www.cireb.com

Albany Center for Economic Success (ACES)

The Orange Street Incubator helps build businesses in the Arbor Hill community of the City of Albany. They provide flexible, below market rate office space, and provides the tenants with shared clerical staff, general office equipment, conference space, and on-going technical assistance services.

(518) 427-7804 or stop by 255 Orange Street, Albany NY

Capitalize Albany Corporation

Assists businesses in searching for suitable sites in the City of Albany.

(518) 434-2532

www.capitalizealbany.com

Financing Your Business

Capitalize Albany Corporation Revolving Loan Fund

Provides loans up to \$100,000. Loans are limited to 50% of the project cost.

(518) 434 2532

www.capitalizealbany.com

Capitalize Albany Corporation Enterprise Community Loan Fund

Provides loans to businesses located in designated Enterprise Community or Empire Zone areas.

(518) 434-2532

www.capitalizealbany.com

Statewide Zone Capital Corporation (SZCC) Empire Zone Loan Fund

Provides low interest rates loans to certified Empire Zone businesses. Loans range from \$30,000 to \$300,000.

(518) 434-2532

www.albany.org

Community Loan Fund of the Capital Region

Provides loans for small businesses in Albany up to \$10,000 for start-up and \$35,000 for expanding small businesses.

(518) 436-8586 or stop by 255 Orange Street, Albany, NY

www.mycommunityloanfund.org

Albany-Colonie Regional Chamber of Commerce Micro Loan Fund

Provides loans from \$1,000 to \$25,000.

(518) 431-1400

www.acchamber.org

AI Tech Loan Fund

Provides term loans ranging from \$35,000 to \$500,000.

(518) 431-1400

www.acchamber.org

SBA Pre-Qualification Loan Program

Provides assistance in developing viable loan applications and locating a suitable lender.

(518) 458-9851

www.ac-chamber.org

New York Business Development Corporation (NYBDC)

Works in partnership with banks to provide term loans.

(518) 463-2268

www.nybdc.com

U.S. Small Business Administration (SBA) 504 Program

Provides low cost second mortgage financing.

(518) 463-2268

www.nybdc.com

New York State Energy and Development Authority (NYSERDA) Smart Loan Fund

Offers an interest rate reduction on loans from participating lenders for energy efficiency.

(518) 432-6400

www.nyserda.org

www.eba-nys.org

Linked Deposit Interest Rate Reduction Program

Offers a 3% interest rate reduction on loans with participating local lenders. Certified Empire Zone businesses must work with their commercial lender to enroll.

Business Assistance

City of Albany Industrial Development Agency (IDA)

Offers financial incentives to cover the cost of construction, rehabilitation, and equipping.
(518) 434-2532
www.albanyny.org

Center for Economic Growth (CEG)

Assists local manufacturing and technology companies with effective business strategies, training and assistance.
(518) 465-8975

Community Loan Fund of the Capital Region

Operates a matched savings and financial literacy program for low-income entrepreneurs.
(518) 436-8586 or (518) 434-1730
www.mycommunityloanfund.org or stop by 255 Orange Street, Albany.

The Center for MicroEnterprise Development (CMED)

Provides comprehensive user-friendly services to meet the training, technical assistance and developmental needs of the Capital Region's entrepreneurs.
Call Dawn Secor at (518) 436-8586 or stop in at 255 Orange Street, Albany.

Employment and Training

Career Central One Stop

Services available include free job listing postings, candidate screening, direct job referrals, resume faxing for your review, interview space, job fair sponsorship, human resource assistance, and on the-the-job training.
(518) 462-7600 or visit 175 Central Ave. Albany, NY

Women's Employment and Resource Center (WERC)

Provides quality workforce development services to help women successfully find or improve their employment.
(518) 434-3103