What is CERC?

The Connecticut Economic Resource Center, Inc. is a nonprofit corporation that provides our clients with objective research, marketing and economic development services consistent with our mission of making Connecticut a more competitive business environment.

CERC was established in 1992 through an economic development marketing partnership established with DED and the state’s utility and telecommunication companies.
Comprehensive resources to support business attraction, formation and expansion

Expert researchers providing current economic data and in-depth analyses

Strategic counsel and implementation to exceed communications goals
Call center - single point of access to help businesses looking to start, expand or relocate

Customer-focused, highly trained business information specialists

Thousands of phone/email inquiries annually

Referrals sent to state, local & regional agencies and organizations

Individually tailored fulfillment packets and continuous tracking
Online, up-to-date searchable database

Federal, state, regional & local, public/private business assistance programs (technical & financial assistance, job training, incentives, etc.)

Searchable by category, keyword or agency

Fact sheets with most-requested information

Updated semi-annually
CERC ProgramFinder is Connecticut's comprehensive database of business programs and services. ProgramFinder contains information from both the public and private sectors, as well as from federal, state and local levels. To access the state's licensing database, visit [www.ct-lic.com](http://www.ct-lic.com).

### Three Easy Ways to Search for Program Information

- **Search by Category**
- **Search by Keyword**
- **Search by Agency**

Click Arrow for List

If you know which state agency manages the program or type of programs in which you're interested, you can select that agency from the list above, click "Go" and receive a complete listing of programs offered by that agency.

### Quick Links

You can also use our Quick Links section to access our most popular program requests, full records on the agencies (rather than just program information), fact sheets on key business topics and business assistance publications.

#### Top 5 Requested Programs
- SBA Loan Guaranty Program, (7a)
- Small Business Investment Companies (SBIC) - SBA
- Connecticut Job Bank - DOL
- Connecticut Forecast 2014: Our Workplace Now and in the Future
- URBANK Small Business Loan Program - CDA

#### Agency Profiles
- Aerospace Components Manufacturers, Inc. (ACM)

#### Fact Sheets
- Better Business Bureau
- Business Insurance
- Business Plan
- Connecticut Lodging & Restaurant Associations
- Connecticut Chamber of Commerce
Agency Results

Agency: U.S. Small Business Administration (SBA)
Programs Found: 22
New Search

3(a) Business Development Program - SBA
Certificate of Competency Program - SBA
Child Care Facilities Microloan Program - SBA
Community Express - SBA
Connecticut Procurement Technical Assistance Program (PTAP) - SBA
Disaster Loan Programs - SBA
Export Working Capital Program (EW/CP) - SBA
HUBZone - Historically Underserved Business Zones
Prime Contracting Assistance - SBA
SBA 504 Loan Program - Summary
SBA Export Express
SBA Loan Guaranty Program (7a)
SBA Microloan
SBA Patriot Express Loan Initiative - SBA
SBA Programs - Summary
SCORE - SBA
Small Business Innovation Research Program (SBIR) - SBA
Small Business Investment Companies (SBIC) - SBA
Small Business Technology Transfer (STTR) - SBA
Subcontracting Assistance Program - SBA
Surety Bond Guarantee Programs - SBA
SBA 504 Loan Program - Summary

Agency: U.S. Small Business Administration (SBA)

Program Description:
The SBA 504 Loan Program provides growing businesses with long-term, fixed-rate financing for major fixed assets such as land, buildings and long-term machinery and equipment. The loan program is delivered by Certified Development Companies (CDC), generally non-profit corporations set up to contribute to the economic development of a community. CDCs work with the SBA and private sector lenders to provide this fixed-asset financing to small businesses.

The maximum SBA debenture is $1.5 million for meeting the job creation criteria or a community development goal. Generally, a business must create or retain one job for every $50,000 provided by the SBA. The maximum SBA debenture is $2.0 million for meeting a public policy goal.

Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment.

Program Region: Statewide

Program Contact(s):
Greta Johansson
330 Main Street
Hartford, CT 06106
Phone: (860) 240-4672
www.sba.gov/services/financialassistance/sbaloantopics/cdc504/index.html

Connecticut Business Development Corporation
999 West Street
Rocky Hill, CT 06067
Phone: (203) 458-2765
Fax: (860) 257-7582
www.ctcda.com/cmslite/default.asp?cmslite_page=58&info=
Quick Links

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Agency Profiles

- Aerospace Components Manufacturers, Inc. (ACM)

Fact Sheets

- Registering Your Out-Of-State Business In Connecticut
- Resources for Information on Conferences & Trade Show Facilities
- Technology Innovators and Inventor Resources
- USDA Rural Development
- Venture Capital Resources

Helpful Publications

- Connecticut’s Business Response Center
- State of Connecticut, Licensing Info Center
- Demystifying The Business Organization
- In The Business of Growing Your Business - DECD

If you have questions, can’t find what you need or know of a program we’re missing, please call the Connecticut Business Response Center at 1-800-392-2122, or email us at programs@cerc.com.
Technology Innovators and Inventor Resources

Patent Information:

U.S. Patent & Trademark Office
Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
Toll Free: 800-786-9199
Web site: www.uspto.gov

Contact for "General Information Concerning Patents" publication.

U.S. Depository Library
Depository for government publications (state and federal) dating from the 1870's.
Bridgeport Public Library
Phone: 203-576-7406
(Patent searches can be done on-line)

Micro Patent
250 Dodge Avenue
East Haven, CT 06512
Phone: 800-336-4474
Phone: 203-466-5055
Web site: www.micropat.com

Provides CD ROM data on patents. International patents searches available by fax and courier.
Trademark searches as well. MicroPatent is a global leader in the production and distribution of patent and trademark information.

For additional patent information.

Patent Attorneys:

University of Connecticut School of Law - Intellectual Property and Entrepreneurship Clinic (IPEC)
Full-service business registration assistance for new and expanding businesses

Free assistance in person in Rocky Hill, online, mail or via fax

Customer friendly; streamlined; efficient

Help to determine registration needs, fees, how to register; assistance completing forms

Partnership with the state
Self-service online business registration assistance
Recent upgrades to web-based system and enhanced marketing effort
Users find answers and quick contacts
Determine registration needs, fees, how to register; download forms and instructions; verify license status and more
Welcome to the State of Connecticut's Online Licensing Info Center

The growth of our business community is important for Connecticut's economy, and we know that businesses need a wide range of information to succeed. CTCLIC.com is specifically designed to give you quick and easy access to the licensing information needed to start, expand or relocate a business in Connecticut. The site also caters to individuals who live, recreate or require occupational licensing. If you don't find what you're looking for, please contact us.

- Governor M. Jodi Rell

News:

4/3/2009 | Berlin Chamber of Commerce Hosting "Starting or Expanding A Business" Session:
› Read More

› Read More

Testimonials:

Owners Waimei Yao and Hou Ming contacted
Connecticut’s most comprehensive database of 3,000+ commercial properties plus economic development data and information, almost 20,000 searches monthly

Latest upgrade to GIS Planning-based system combines real estate and demographics reports

Listings posted by commercial real estate firms, private owners and municipalities

Facilitates economic development by eliminating barriers to listing or searching for property

Recognized by IEDC and NEDA
Connecticut’s Commercial Real Estate Source

CERC SiteFinder® is Connecticut’s most comprehensive online real estate database of available commercial properties. From here, brokers, economic developers and end users can post and search for retail, office, industrial, investment, and specialty real estate. For more than a decade, SiteFinder has been a key tool among hundreds of daily users in the transaction process, resulting in successful deals helping to grow businesses and jobs in Connecticut. Start Your Free Search...

Please use Internet Explorer 7.0 and Java version 6 or later to view this site.
### Demographics Report (10 mile radius around 200 Captain Thomas Blvd)

#### Population (2010)

<table>
<thead>
<tr>
<th>Sex</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>151,169</td>
<td>49.85</td>
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<tr>
<td>Female</td>
<td>152,062</td>
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#### Age Distribution (2010)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Total</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>0-4</td>
<td>17,306</td>
<td>5.74</td>
</tr>
<tr>
<td>5-9</td>
<td>17,305</td>
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<tr>
<td>10-19</td>
<td>37,549</td>
<td>12.38</td>
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<td>20-29</td>
<td>41,035</td>
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<td>30-39</td>
<td>46,043</td>
<td>15.18</td>
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<tr>
<td>40-49</td>
<td>44,135</td>
<td>14.55</td>
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<tr>
<td>50-59</td>
<td>18,367</td>
<td>5.81</td>
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<tr>
<td>60-64</td>
<td>18,452</td>
<td>5.81</td>
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<tr>
<td>65+</td>
<td>17,306</td>
<td>5.74</td>
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</table>

#### Population (2015)

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<tr>
<th>Sex</th>
<th>Total</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>Male</td>
<td>153,512</td>
<td>49.96</td>
</tr>
<tr>
<td>Female</td>
<td>153,735</td>
<td>50.04</td>
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</table>

#### Age Distribution (2015)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>18,355</td>
<td>5.97</td>
</tr>
<tr>
<td>5-9</td>
<td>17,226</td>
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<tr>
<td>10-19</td>
<td>34,342</td>
<td>11.18</td>
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<td>20-29</td>
<td>43,236</td>
<td>14.07</td>
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<tr>
<td>30-39</td>
<td>40,378</td>
<td>12.99</td>
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<tr>
<td>40-49</td>
<td>45,994</td>
<td>14.97</td>
</tr>
<tr>
<td>50-59</td>
<td>20,284</td>
<td>6.60</td>
</tr>
<tr>
<td>60-64</td>
<td>48,135</td>
<td>15.67</td>
</tr>
</tbody>
</table>

#### Race Distribution (2015)

<table>
<thead>
<tr>
<th>Race</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>242,325</td>
<td>78.87</td>
</tr>
<tr>
<td>Black</td>
<td>47,006</td>
<td>15.37</td>
</tr>
<tr>
<td>American Indian</td>
<td>1,072</td>
<td>0.35</td>
</tr>
<tr>
<td>Asian</td>
<td>13,115</td>
<td>4.27</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>234</td>
<td>0.08</td>
</tr>
</tbody>
</table>
Rocky Hill, Connecticut
CERC Town Profile 2009

Demographics

Population (2008) | Town | County | State
--- | --- | --- | ---
1990 | 16,554 | 851,783 | 3,287,116
2000 | 17,966 | 857,183 | 3,405,565
2008 | 19,555 | 881,915 | 3,540,846
2013 | 20,671 | 896,561 | 3,621,281
'08-'13 Growth / Yr | 1.1% | 0.3% | 0.5%

Race/Ethnicity (2008) | Town | County | State
--- | --- | --- | ---
White | 17,067 | 663,268 | 2,807,439
Black | 832 | 109,188 | 340,407
Asian Pacific | 1,103 | 31,976 | 128,690
Native American | 20 | 1,617 | 6,679
Other/Multi-Race | 533 | 75,866 | 257,631
Hispanic (any race) | 812 | 118,668 | 415,806

Poverty Rate (1999) | 2.9% | 9.3% | 7.9%

Economics

Business Profile (2005) | % of Total
--- | ---
Agriculture | 2.5%
Const. and Mining | 10.0%
Manufacturing | 8.8%
Trans. and Utilities | 3.4%
Trade | 19.3%
Finance, Ins. and Real Estate | 11.8%
Services | 43.4%
Government | 3.8%

Top Five Grand List (2006) | Amount | % of Net
--- | --- | ---
500 Enterprise NT | $24,113,340 | 1.7%
Henkel Corp | $18,564,360 | 1.3%
Century Hills Assoc LP | $14,751,970 | 1.1%
Sysco Food Servs Of CT LLC | $13,253,210 | 0.9%
Glenbrook Apartments LLC | $12,686,340 | 0.9%

Top Five Major Employers (2006) | Town | State
--- | ---
Lociite Corporation North America | Hartford Ball & Bearing Co.
Sysco Food Services | State Dept. of Veterans Affairs

Education

2005-2006 School Year | Town | State
--- | ---
Total Town School Enrollment | 2,488 | 566,606

Most public school students in Rocky Hill attend Rocky Hill School District, which has 2,486 students.

Connecticut Mastery Test Percent Above Goal

<table>
<thead>
<tr>
<th>Grade 4</th>
<th>Grade 6</th>
<th>Grade 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>Town</td>
<td>State</td>
</tr>
<tr>
<td>64</td>
<td>53</td>
<td>76</td>
</tr>
<tr>
<td>Math</td>
<td>Town</td>
<td>State</td>
</tr>
<tr>
<td>73</td>
<td>57</td>
<td>75</td>
</tr>
<tr>
<td>Writing</td>
<td>Town</td>
<td>State</td>
</tr>
<tr>
<td>76</td>
<td>63</td>
<td>80</td>
</tr>
</tbody>
</table>

For more education data please see:
http://www.state.ct.us/sde/

Connecticut Mastery Test Percent Above Goal

<table>
<thead>
<tr>
<th>Town</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average SAT Score</td>
<td></td>
</tr>
<tr>
<td>High School</td>
<td>Town</td>
</tr>
<tr>
<td>17.6</td>
<td>Math</td>
</tr>
</tbody>
</table>

Town Profiles | January, 2009. Page 1 www.cerc.com No representation or warranties, expressed or implied, are given regarding the accuracy of this information.
Contact

For more information:

CERC
860-571-7136
www.cerc.com

Connecticut’s Business Response Center
1-800-392-2122
www.YouBelongInCT.com