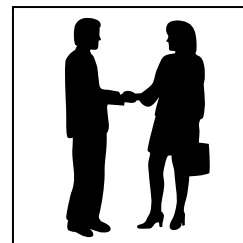


8. Business

Sullivan County's economic base is comprised of nearly 2,000 business establishments with an annual payroll of \$432,241,000. Although the County experienced a decline in its tourist-based economy in the late 1980's and early 1990's, it has since seen a steady resurgence in its economy fueled by small business development, new business attraction and considerable strength in the second home market.



Over the past decade, the County has also seen a gradual and healthy diversification of its economic base. For example, in 2001 the County attracted a 650,000-sq. ft. Kohl's Warehouse Distribution Center that employs 900 persons. Value added food production is also a growing industry in the County and includes such firms as: Ideal Snacks, Formaggio Cheese, Mountain Candy and Hudson Valley Foie Gras. Since 1998, over 120 "Main Street" building facades have been renovated and over twenty-five (25) new Main Street businesses created.

During this period, there has also been a diversification and reinvestment within the tourism industry. Examples include: the expansion of the Villa Roma Resort, opening of the Swan Lake Resort, creation of the Lodge Hotel/Conference Center in Rock Hill and proposed plans for the reconstruction of the Concord Resort and other hotel facilities. The County also has a number of outstanding Bed & Breakfast establishments. Finally, a wide array of outstanding arts and cultural organizations can also be found throughout the County.

As one might expect, most businesses in the County are small businesses. In fact, 63.74% of all businesses in the County employ 1 to 4 employees. There are ten (10) major employers in the County that employ 100 or more employees. The top ten industries in the County are: Retail Trade (320 establishments), Accommodations & Food Service (234 establishments), Health Care (227 establishments), Construction (204 establishments), Other Services (193 establishments), Professional, Scientific & Technical Services (151 establishments), Finance & Insurance (89 establishments), Wholesale Trade (80 establishments), Real Estate (79 establishments) and Administrative Support (79 establishments).

Firms owned by minorities and women have been growing quickly in Sullivan County. According to the 1992 Census of Retail Trade, 232 or 4% of Sullivan County firms were minority owned. By 1997, that number grew to 495 or 7.5% of all firms. This represents a 113% increase. In 1997, women-owned firms consisted of 1,773, or 26.8%, of all firms in the County.

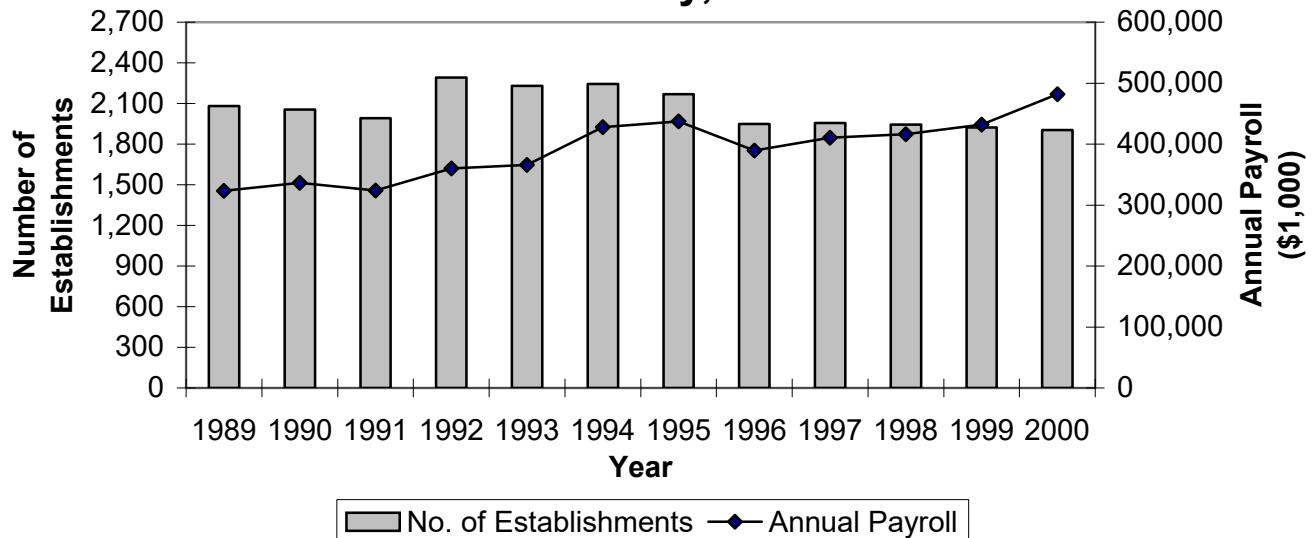


Number of Establishments, 1989 - 2000 Sullivan County, New York

Year	Total Number of Establishments	Annual Payroll (\$1,000)
1989	2,082	323,321
1990	2,054	336,309
1991	1,992	323,907
1992	2,292	360,008
1993	2,231	365,900
1994	2,245	427,706
1995	2,168	437,141
1996	1,950	389,330
1997	1,955	410,439
1998	1,943	416,072
1999	1,922	432,241
2000	1,905	481,873

Source: 1989 - 2000 County Business Patterns, U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Trend in Establishments and Annual Payroll, 1989 - 2000 Sullivan County, New York



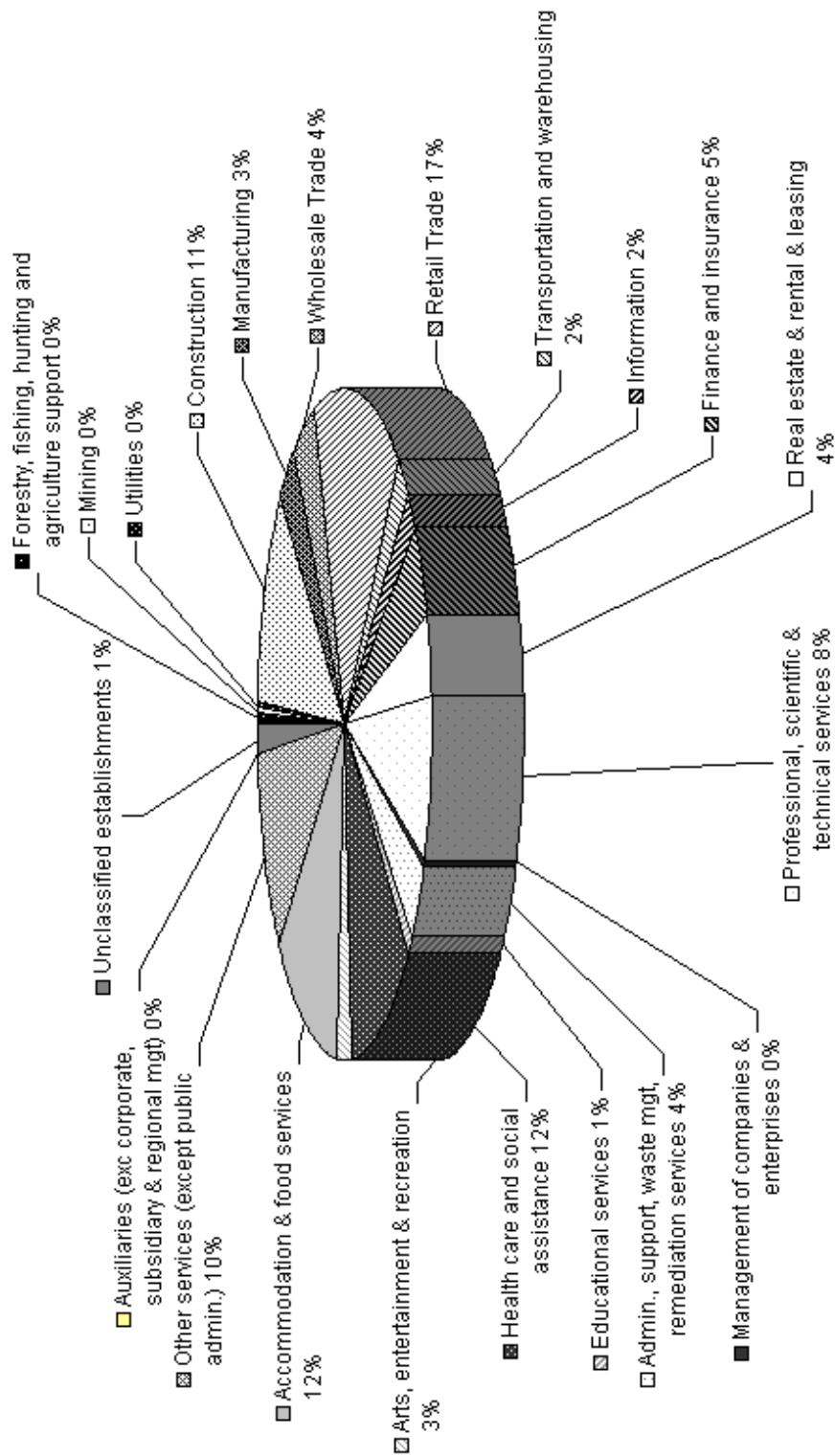
Source: 1989 - 2000 County Business Patterns, U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Distribution of Businesses by Number of Establishments, 1999 Sullivan County, New York

	Total Number of Establishments
Total	1,922
Forestry, fishing, hunting and agriculture support	9
Mining	6
Utilities	6
Construction	204
Manufacturing	61
Wholesale Trade	80
Retail Trade	320
Transportation and warehousing	48
Information	34
Finance and insurance	89
Real estate & rental & leasing	79
Professional, scientific & technical services	151
Management of companies & enterprises	5
Admin., support, waste mgt, remediation services	79
Educational services	17
Health care and social assistance	227
Arts, entertainment & recreation	52
Accommodation & food services	234
Other services (except public admin.)	193
Auxiliaries (exc corporate, subsidiary & regional mgt)	2
Unclassified establishments	26

Source: 1999 County Business Patterns, U.S. Census. Prepared by Sullivan County Division of Planning & Community Development.

Distribution of Businesses by Number of Establishments, 1999 Sullivan County, New York



Source: 1999 County Business Patterns, U.S. Census. Prepared by Sullivan County Division of Planning & Community Development.

Service Industries, 1999 Sullivan County, New York

	Number of Employees	Total Number of Establishments
Services Total	9,385	958
Professional, scientific & technical services	486	151
Management of companies & enterprises	99	5
Admin., support, waste mgt, remediation services	357	79
Educational services	250	17
Health care and social assistance	3,671	227
Arts, entertainment & recreation	301	52
Accommodation & food services	3,000	234
Other services (except public admin.)	1,221	193

Source: 1999 County Business Patterns, U.S. Census. Prepared by Sullivan County Division of Planning & Community Development.

Non-Residential Building Permits Issued, 1990 - 2001 Sullivan County, New York

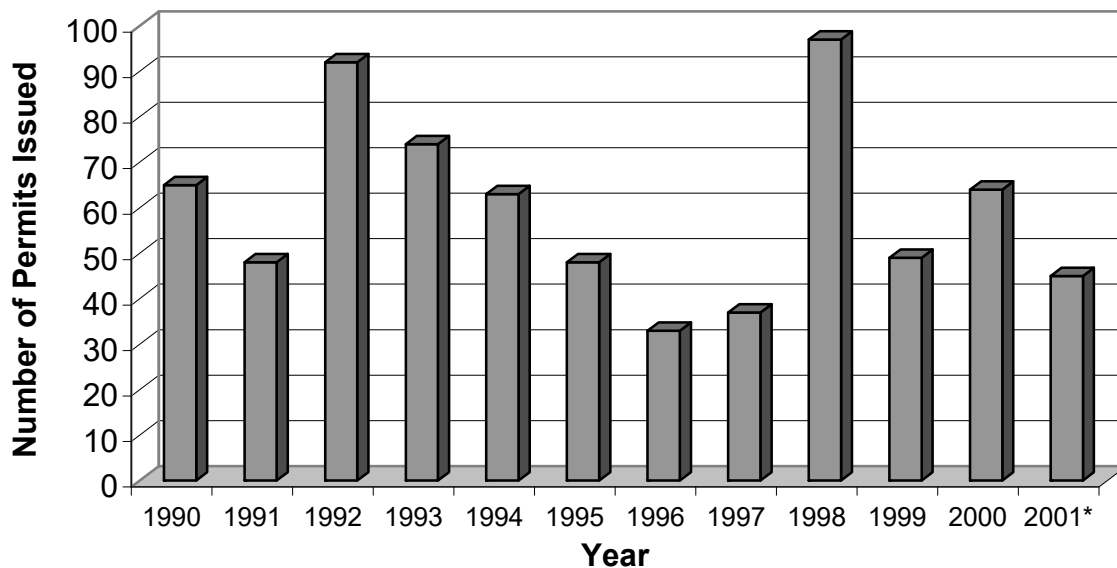
Year	Number of Permits Issued
1990	65
1991	48
1992	92
1993	74
1994	63
1995	48
1996	33
1997	37
1998	97
1999	49
2000	64
2001*	45

Notes:

* - Cohecton Town, Fremont Town and Jeffersonville Village not included.

Source: Sullivan County Division of Planning & Community Development. Prepared by Sullivan County Division of Planning & Community Development.

Non-Residential Building Permits, 1990 - 2001 Sullivan County, New York



Notes:

* - Cohecton Town, Fremont Town and Jeffersonville Village not included.

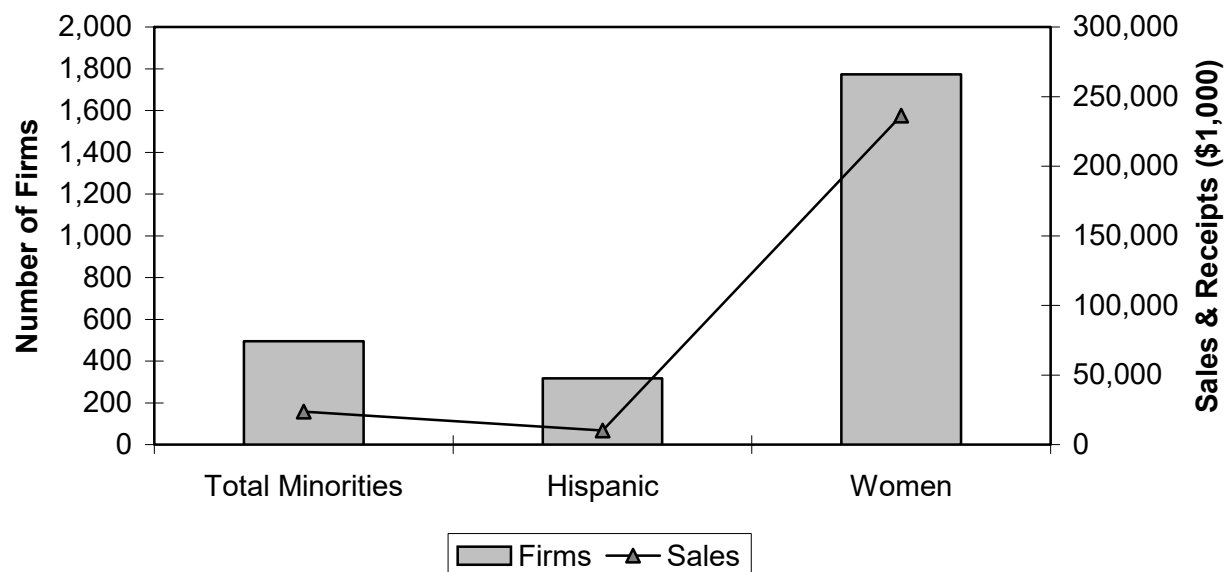
Source: Sullivan County Division of Planning & Community Development. Prepared by Sullivan County Division of Planning & Community Development.

Women- and Minority-Owned Businesses, 1997 Sullivan County, New York

	Sullivan County		New York State	
	All Firms (number)	Sales & Receipts (\$1,000)	All Firms (number)	Sales & Receipts (\$1,000)
Universe (All Firms)	6,607	2,201,242	1,509,829	1,488,912,652
Total Minorities	495	23,658	296,523	47,214,892
Hispanic	318	10,099	104,189	10,311,271
Women	1,773	236,247	394,014	59,496,722

Source: U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Women- and Minority-Owned Businesses, 1997 Sullivan County, New York



Source: U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Women- and Minority-Owned Firms: Percent of All Firms, 1992 & 1997 Sullivan County, New York

1992 Census of Business, Survey of Women- and Minority-Owned Firms

	United States	New York State	Sullivan County
All Firms	17,253,143 100.0%	1,159,700 100.0%	5,757 100.0%
Total Minorities	1,965,565 11.4%	160,751 13.9%	232 4.0%
Women-Owned	5,888,883 34.1%	395,944 34.1%	1,851 32.2%
Hispanic-Owned	771,708 4.5%	50,601 4.4%	NA NA

Notes:

NA- Not available

Source: U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

1997 Census of Business, Survey of Women- and Minority-Owned Firms

	United States	New York State	Sullivan County
All Firms	20,821,935 100.0%	1,509,829 100.0%	6,607 100.0%
Total Minorities	3,039,033 14.6%	296,523 19.6%	495 7.5%
Women-Owned	5,417,034 26.0%	394,014 26.1%	1,773 26.8%
Hispanic-Owned	1,199,896 5.8%	104,189 6.9%	318 4.8%

Source: U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Survey of Hispanic-Owned Business, 1992 & 1997 Sullivan County, New York

	All Firms				Firms with Paid Employees			
	No. of Firms		Sales & Receipts (\$1,000)		No. of Firms		Sales & Receipts (\$1,000)	
	1992	1997	1992	1997	1992	1997	1992	1997
New York State	50,601	104,189	4,732,300	10,311,271	6,296	13,667	3,601,100	8,120,010
Sullivan County*	232	318	13,800	10,099	28	18	9,600	(D)

Notes:

* Minority-Owned Firms

(D) Withheld to avoid disclosure

Source: U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Survey of Women-Owned Business, 1992 & 1997 Sullivan County, New York

	All Firms				Firms with Paid Employees			
	No. of Firms		Sales & Receipts (\$1,000)		No. of Firms		Sales & Receipts (\$1,000)	
	1992	1997	1992	1997	1992	1997	1992	1997
New York State	395,944	394,014	59,950,200	59,496,722	56,207	59,557	52,187,500	51,060,727
Sullivan County	1,851	1,773	262,300	236,247	362	530	231,600	215,612

Source: U.S. Census Bureau. Prepared by Sullivan County Division of Planning & Community Development.

Chambers of Commerce Sullivan County, New York

Sullivan County Chamber of Commerce

59 North Main Street
Liberty, New York 12754-1832
Phone: (845) 292-8500
Fax: (845) 292-5366
Website: www.catskills.com
E-Mail: chamber@catskills.com

Callicoon Business Association

P.O. Box 303
Callicoon, NY 12723
Contact: Bob Hoffer
Phone: (845) 887-5721
Fax: (845) 887-4870

Greater Cochection Business Association

P.O. Box 355
Lake Huntington, NY 12752
Contact: Nancy Campis
Phone: (845) 932-8322

Jeffersonville Chamber of Commerce

P.O. Box 463
Jeffersonville, NY 12748
Contact: Chris Pfanstiel
Phone: (845) 482-4445
Fax: (845) 482-3226

Liberty Chamber of Commerce

P.O. Box 147
Liberty, NY 12754
Contact: Lynn Killian
Phone: (845) 292-1878
Fax: (845) 292-0502

Livingston Manor Chamber of Commerce

P.O. Box 122
Livingston Manor, NY 12758
Contact: George Fulton
Phone: (845) 439-4859

Monticello Chamber of Commerce

P.O. Box 1184
Monticello, NY 12701
Contact: Dan Kagan
Phone: (845) 791-4555

Narrowsburg Chamber of Commerce

P.O. Box 150
Narrowsburg, NY 12764
Contact: Laurie Stuart
Phone: (845) 252-7234

Neversink Chamber of Commerce

P.O. Box 635
Neversink, NY 12765
Contact: Arden Dean
Phone: (845) 985-7693
Fax: (845) 985-7697

Rock Hill Business & Community Association

P.O. Box 280
Rock Hill, NY 12775
Contact: Paula Kay
Phone: (845) 794-0700

Roscoe-Rockland Chamber of Commerce

P.O. Box 900
Roscoe, NY 12776
Contact: Miriam Stone
Phone: (607) 498-6055
Fax: (607) 498-6155

Woodbourne Action Committee

P.O. Box 204
Woodbourne, NY 12788
Contact: Ceil Cohen
Phone: (845) 434-4297
Fax: (845) 434-7941

Wurtsboro Board of Trade

P.O. Box 907
Wurtsboro, NY 12790
Contact: Matthew Brewi
Phone: (845) 888-4748
Fax: (845) 888-2345