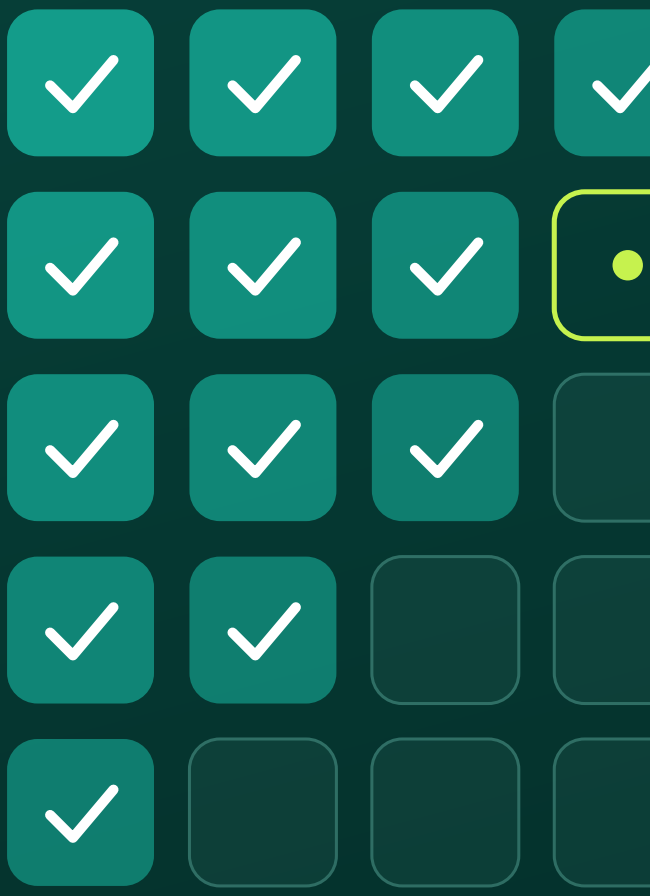
RFP Detector

HANDBOOK 2 OF 5



THE RFP DETECTOR HANDBOOKS

How to Register and Get Certified for Government Contracts

Everything you need in place before you bid: business readiness, federal registration and your UEI, New York, New Jersey and Connecticut vendor accounts, certifications, bonding and compliance.

8 chapters | Beginner | About 125 min read | 2026 edition

RFP Detector

How to Register and Get Certified for Government Contracts

Handbook 2 of 5 in the RFP Detector handbook series

EDITION	LAST UPDATED	SERIES
November 2026 edition	November 13, 2026	Handbook 2 of 5

READ ONLINE rfpdetector.com/guides/how-to-register-for-government-contracts

⚠ General information, not legal advice

This handbook is general information for businesses, consultants and nonprofits. It is not legal, tax, financial or bidding advice. Registration, certification, bonding and procurement rules change and vary by agency and jurisdiction. Confirm current requirements with the buying agency or a qualified advisor before you rely on them.

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HOW TO USE THIS HANDBOOK

TIP
A quicker or smarter way to do something.

PRO TIP
What experienced bidders do differently.

NOTE
Context worth knowing before you act.

WARNING
A rule, deadline or risk to check carefully.

COMMON MISTAKE
An error that costs bidders points or eligibility.

EXAMPLE
A realistic sample you can adapt.

- Checklists print with empty boxes, and templates print in a bordered form with every [PLACEHOLDER] highlighted and explained.
- Section numbers (3.2 is chapter 3, section 2) match the contents and the PDF bookmarks.
- Links in this PDF open the matching page on rfpdetector.com, where every chapter is kept up to date.

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BEFORE YOU BEGIN

Foreword

Before you can win a public contract, you have to exist on paper the way governments need you to: a verified legal entity, an active federal registration, a vendor account with each state or city you sell to, and the insurance, bonds and certifications the contract demands. Miss one and a strong bid can be thrown out before anyone reads it. This handbook walks through every registration and certification in the order that saves the most time.

It is written for small and mid-sized businesses, consultants and nonprofits, especially in New York, New Jersey and Connecticut, that are preparing to bid for the first time or repairing registrations that have lapsed. Each chapter explains the process in plain English, flags the common mistakes, and ends with answers to the questions people actually ask.

How to use this handbook

01 **Get bid-ready**
Chapter 1: entity, insurance, finances and codes.

↓

02 **Register federally**
Chapter 2: your UEI, CAGE code and annual renewal.

↓

03 **Register locally**
Chapters 3 to 5: New York State, New York City, New Jersey and Connecticut.

↓

04 **Get certified**
Chapter 6: SBA and state small business and diversity programs.

↓

05 **Stay compliant**
Chapters 7 and 8: bonding, insurance and keeping everything active.

TIP **Registration is free, and so is help**

Government vendor registrations, including the federal registration and your Unique Entity ID, cost nothing. Be wary of companies that charge to "register" or "renew" you. If you get stuck, APEX Accelerators and Small Business Development Centers offer free one-on-one help.

This handbook is general information as of 2026, not legal advice. Requirements change, so confirm details with the agency or a qualified advisor before you rely on them.

While your registrations are being processed, start watching the market: **search open RFPs**, save the ones that fit, and **list your company free** in the RFP Detector vendor directory so buyers can find you by NAICS code, certification and service area.

WHAT YOU WILL LEARN

- Get your entity, EIN, bank account, insurance and financials bid-ready, using a printable checklist
- Complete your federal entity registration, get your Unique Entity ID and CAGE code, and renew it free every year
- Register as a vendor with New York State, New York City, New Jersey and Connecticut
- Choose and apply for the SBA, MWBE, SDVOB, DBE and state certifications you qualify for, including the 8(a) and DBE rule changes of 2025 and 2026
- Understand bonding, insurance and compliance requirements before you sign a contract
- Keep every registration active and avoid the paperwork mistakes that cost awards

WHO IT IS FOR
Small and mid-sized businesses, consultants and nonprofits preparing to bid on public contracts in New York, New Jersey, Connecticut and federally

LEVEL
Beginner

CHAPTERS
8 chapters, about 125 minutes of reading

Every chapter is also published online and kept current:
rfpdetector.com/guides/how-to-register-for-government-contracts

01

CHAPTER 1

Getting Bid-Ready: What You Need Before You Register

Before you register anywhere, put the foundations in place. This chapter walks through every document, account and number a public buyer will expect, with a printable checklist and an eight-week timeline.

16 min read · 8 sections · Updated November 13, 2026

Read this chapter online

KEY TAKEAWAYS

- Being bid-ready means a buyer can confirm who you are, pay you and trust you to perform, before you ever submit a price.
- Use one exact legal name and address everywhere: IRS records, your bank account, insurance certificates and every vendor registration.
- Insurance, financial statements and bonding capacity take the longest to arrange, so start them first.
- A one-page capability statement and a written past performance inventory make every later registration and proposal faster.
- Plan on four to eight weeks to get bid-ready from scratch; most of that time is spent waiting on other people.

IN THIS CHAPTER

1.1 What does it mean to be bid-ready? 9
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1.3 Business bank account and state business registration 12
1.4 Licenses, permits and insurance basics 13
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1.6 Capability statement and past performance inventory 16
1.7 Choose your NAICS and commodity codes 17
1.8 Your bid-readiness checklist and timeline 18

Getting bid-ready for government contracts starts long before you open a registration form. Public buyers have to confirm that a vendor legally exists, can be paid electronically, carries the right insurance and has the capacity to finish the job. When those pieces are missing, registrations stall, bids are rejected as non-responsive and awards go to someone else. This chapter covers everything to put in place first, in the order that saves the most time.

> **NOTE** **General information, not legal or tax advice**
>
> This chapter reflects requirements as of 2026. Rules change and vary by state, city and agency. Confirm the details with the agency, your accountant, an insurance broker or an attorney before you rely on them.

SECTION 1.1

What does it mean to be bid-ready?

A bid-ready business can answer four questions from any public buyer without scrambling. Who are you, legally? How do we pay you? Are you protected against risk? Can you actually do this work?

New York State formalizes these questions in its vendor responsibility review, which looks at capacity, legal authority, integrity and past performance (see **the vendor responsibility questionnaire**). Other buyers ask the same things in their own forms, so prepare once and reuse everywhere.

The bid-readiness path

01 **Legal foundation**
Entity, EIN, state registrations and a business bank account.

02 **Permission to work**
Licenses, permits and insurance.

03 **Financial proof**
Statements, an accounting system and bonding capacity.

04 **Your story**
Capability statement, past performance and codes.

05 **Registration**
Federal, state and city vendor accounts.

Work left to right: the federal registration asks for your EIN, bank account and NAICS codes, and state questionnaires ask about insurance, finances and past contracts.

$0

Cost of an EIN from the IRS

Never pay a website for one.

10 days

Business days to allow for a new federal registration to go active

Errors can add weeks.

120 days

Window for a new New York LLC to publish its formation notice and file proof

Missing it suspends the LLC's authority to do business.

SECTION 1.2

Set up your legal entity and EIN

Government buyers contract with legal entities, not brands. Your entity type affects liability, taxes, which certifications you can hold and how your name appears on every form.

If you are a sole proprietor using your Social Security number, decide now whether to form an entity; changing your legal name or tax ID later forces updates everywhere.

TABLE **Common entity types for public contracting**

Entity type	What it means for government work	Watch out for
Sole proprietorship	Simplest to start; you and the business are legally the same. Some registrations accept an SSN, but an EIN keeps your SSN off vendor forms.	Unlimited personal liability; a trade name needs a DBA filing.
Limited liability company (LLC)	Popular with small contractors: limited liability with flexible tax treatment.	In New York, a new LLC must publish notice of its formation and file proof with the Department of State within 120 days, or its authority to do business is suspended until it files.
Corporation (C or S)	Familiar to large buyers and sureties, with clear officer roles for signing bids.	Corporate formalities and separate tax filings.
Nonprofit corporation	Eligible for grants and many human-services contracts.	Charity registration and, for New York State grants, registration and prequalification before you can apply.
Joint venture or partnership	Useful for teaming on larger work.	Often needs its own EIN and registrations. See **teaming and joint ventures**.

Get your EIN the right way

1

Form the entity first

File formation documents with your state (in New York, the Department of State). The EIN application asks for the legal name exactly as formed, so form first and apply second.

2 **Apply directly with the IRS**

An EIN is free. The IRS online application issues the number immediately if approved, but it must be finished in one session. The IRS specifically warns against websites that charge a fee for an EIN.

> **Tip:** Save the IRS confirmation notice. Federal and state systems match your legal name against IRS records, and that notice shows the exact spelling the IRS has on file.

3 **Register your trade name if you use one**

If you operate under a different name, file the assumed-name (DBA) certificate your state requires and keep a copy for help desks.

4 **Write a one-page master record**

List your legal name, DBA, EIN, physical address, mailing address, formation date, state of formation and fiscal year end in one document. Every form in this handbook pulls from it.

✕ COMMON MISTAKE **Common mistake: three versions of your name**

"Acme Facility Services LLC," "Acme Facility Svcs., L.L.C." and "Acme Facilities" look identical to you but not to a computer. Name and address mismatches against IRS records are among the most common reasons registrations stall. Pick the exact IRS spelling and use it everywhere, including on your bank account and insurance policies.

SECTION 1.3

Business bank account and state business registration

Public buyers pay by electronic funds transfer into an account held in the vendor's legal name. Open a business checking account under the entity's exact legal name and EIN before you register. The federal registration asks for your routing and account numbers, and New York State deposits payments directly once you enroll in its ePayments program.

Then make sure every state where you work recognizes your business:

- **Sales tax registration.** If you sell taxable goods or services in New York, you must register for a sales tax Certificate of Authority before you begin business, through New York Business Express. State contracts over $100,000 add a separate sales tax certification (see **NYS procurement rules**).
- **Doing business in another state.** An entity formed in one state usually has to register as a foreign entity in each other state where it operates. New Jersey also requires a **Business Registration Certificate** before a public contract can be awarded, and Connecticut has **its own registration steps**.

- **Employer accounts.** With employees, register for state withholding and unemployment insurance.
- **Good standing.** Keep state reports and franchise tax filings current; a lapsed status can delay an award.

> ☆ PRO TIP **Pro tip: settle your address strategy once**
>
> Decide which address is your physical address (where you actually operate) and which is your mailing or remit-to address. Many vendor systems reject a P.O. box as a physical address, and later changes can trigger re-validation.

SECTION 1.4

Licenses, permits and insurance basics

Licenses prove you may do the work; insurance proves a buyer won't be left holding the bill. Both are checked before award.

Licensing is trade- and location-specific: electricians, plumbers, security firms, engineers, architects and many health providers need state or city licenses. List each license with its number, issuer and expiration date, and set renewal reminders.

TABLE **Insurance most public contracts ask for**

Coverage	What it protects	Who typically needs it
Commercial general liability	Injury or property damage to third parties	Almost every vendor that works on site or delivers goods
Workers' compensation	Employees injured on the job	Employers; New York requires it for most employers
Disability and Paid Family Leave (New York)	Off-the-job disability and family leave benefits for employees	Most New York employers
Commercial auto	Vehicles used for the business	Vendors that drive to sites or make deliveries
Professional liability (errors and omissions)	Mistakes in professional advice, design or services	Consultants, IT firms, engineers and architects
Cyber or umbrella liability	Data incidents, or limits above your primary policies	IT vendors and larger contracts

Buyers usually ask to be named as an additional insured on your general liability policy and want a certificate before work starts. Limits vary, so price the coverage before you bid. **Insurance requirements** goes deeper.

> ⚠ **WARNING** **New York proof of workers' comp uses specific forms**
>
> For state and municipal contracts, permits and licenses in New York, proof must be on the Workers' Compensation Board's forms: Form C-105.2 from your carrier (or U-26.3 from the State Insurance Fund) for workers' compensation, and Form DB-120.1 for disability and Paid Family Leave. Businesses that qualify for an exemption file Form CE-200 instead.
>
> A standard ACORD certificate is **not** accepted as proof of New York workers' compensation coverage, and the name and federal ID number on the form must exactly match the business applying.

SECTION 1.5

Financial statements, accounting and bonding capacity

Public payment is reliable but rarely fast. You usually perform first and invoice later, so buyers and sureties want proof you can carry the cost. The SBA cautions that a return on a first federal contract may take up to two years, so plan cash flow first.

Financial documents to have ready — CHECKLIST · 7 ITEMS

- [ ] Balance sheet and income statement for the last two or three fiscal years (or since formation)
- [ ] Year-to-date financial statements, refreshed each quarter
- [ ] Business tax returns for the same years
- [ ] A bank reference letter or line-of-credit letter
- [ ] Accounts receivable and accounts payable aging reports
- [ ] A work-in-progress schedule if you do construction
- [ ] Accountant-reviewed or audited statements if you will seek significant bonding

Your accounting system should at least track costs by job or contract so you can price and invoice accurately. Federal cost-reimbursement and time-and-materials contracts go further: expect questions about separating direct from indirect costs and recording labor hours by contract, and get an accountant who knows government work involved first.

Bonding capacity

A surety bond is a three-party guarantee. The surety promises the buyer that you will finish the work (a performance bond) and pay your subcontractors and suppliers (a payment bond). A bid bond guarantees that if you win, you will sign the contract and provide those bonds.

Bonds are most common in construction. Federal construction contracts above $150,000 generally require performance and payment bonds (as of 2026), and states and cities set their own public works rules.

Your **bonding capacity** is the largest single job and the total backlog a surety will back. Sureties judge it on character, capacity and capital: your track record, your financial statements and your working capital. The SBA's Surety Bond Guarantee program helps small businesses that can't get bonded on standard terms. As of 2026 it guarantees bonds on contracts up to $9 million, or up to $14 million for federal contracts when a contracting officer certifies the need, and SBA charges 0.6% of the contract price for performance and payment bond guarantees.

WORKED EXAMPLE

Weak: calling a surety the week the bid is due

✕ WEAK

> A small Westchester electrical contractor finds a $600,000 school renovation bid that requires bid, performance and payment bonds. The owner calls a surety broker four days before the due date. The broker needs three years of financial statements and a work-in-progress schedule, and none are ready. The firm can't bid.

WORKED EXAMPLE

Strong: arranging a bond line in advance

✓ STRONG

> The same contractor meets a surety broker six months earlier, provides accountant-prepared statements and gets a bond line with a single-job limit and an overall limit. When the school bid appears, the bid bond is issued quickly and the owner spends the time on price and schedule.

SECTION 1.6

Capability statement and past performance inventory

A capability statement is a one- or two-page summary of what you do, written for a government buyer. You will hand it out at outreach events and reuse its language in vendor profiles and proposals. A strong one covers:

- **Core competencies:** three to five services or products you do best, described in the buyer's language.
- **Differentiators:** why you are the safer or better choice, backed by facts rather than adjectives.
- **Past performance:** a few relevant contracts or projects with concrete results.
- **Company data:** legal name, UEI and CAGE code once assigned, NAICS codes, certifications, size, years in business and service area.
- **One named contact:** a person, phone number, email address and website.

Fill-in versions are in **capability statement templates**. The same facts power your free **vendor listing** on RFP Detector, where buyers can search by NAICS code, certification and service area.

Build a past performance inventory

Past performance is often a heavily weighted evaluation factor. Build an inventory now that includes private-sector work and subcontracts; without government history, many buyers consider relevant commercial work of similar size, scope and complexity.

TABLE **Past performance inventory: one row per project**

Field	What to record	Example entry
Client and reference	Organization, reference name, title, phone and email (with their permission)	Midtown co-op board; property manager
Contract or PO number	Any identifier the client uses	PO 2025-118
Period and value	Start and end dates and total value	Jan 2024 to Dec 2025; $186,000
Your role	Prime, subcontractor or team member	Prime contractor
Scope	What you delivered, in two or three lines	Nightly cleaning of 140,000 sq ft across three buildings

Field	What to record	Example entry
Results	Measurable outcomes, recognition, on-time record	No missed shifts; renewed twice
Relevance tags	NAICS codes, sector and keywords	561720; residential; green cleaning

When you are ready to turn rows into proposal narratives, see **writing past performance write-ups**.

SECTION 1.7

Choose your NAICS and commodity codes

Codes are how buyers and systems classify what you sell. Choose them before you register: registrations, certification applications and bid alerts all use them.

Glossary

NAICS code	A six-digit North American Industry Classification System code for a type of business activity. Federal buyers assign one NAICS code to each solicitation, and that code sets the small-business size standard for it.
Size standard	The SBA's cutoff for being "small" in a NAICS code, measured either by average annual receipts or by average number of employees. You can be small in one code and not in another.
PSC	Product and Service Code: a four-character federal code for what is being bought, such as S201 for custodial and janitorial services.
Commodity codes	Many state and local systems classify purchases with their own code lists, such as NIGP or UNSPSC codes. Each portal names its list; see **the four code systems**.

WORKED EXAMPLE

Worked example: choosing codes for a Queens IT consultancy

> A 12-person firm builds custom applications and manages cloud systems for nonprofits. It lists **541511** (custom computer programming services) as its primary NAICS code because most revenue comes from it, then adds **541512** (computer systems design services) and **541519** (other computer related services).
>
> It leaves out **541611** (management consulting) because it has no past performance there. It confirms it is small under the SBA size standard for all three codes and uses them everywhere.

TIP **Pro tip: fewer, provable codes**

Choose a primary NAICS code that matches where most of your revenue comes from, add secondary codes you can prove with past work, and stop there. A long list of codes you can't support makes you look unfocused. For how codes work inside the federal registration, see **choosing NAICS codes**.

SECTION 1.8

Your bid-readiness checklist and timeline

Print this master list, give each line an owner and check items off as they are done.

Bid-readiness checklist CHECKLIST · 13 ITEMS

- [ ] Legal entity formed and in good standing; formation documents saved as PDFs
- [ ] EIN issued and IRS confirmation notice saved; legal name matches it exactly
- [ ] Assumed-name (DBA) certificate filed, if you use a trade name
- [ ] Business bank account in the legal name, plus a bank letter or voided check
- [ ] State tax and employer registrations complete; foreign registration in other states where you work
- [ ] Licenses and permits listed with numbers, issuers and expiration dates
- [ ] Required insurance in place, with a broker who can issue agency certificates quickly
- [ ] Recent and year-to-date financial statements; costs tracked by job
- [ ] Surety relationship and bond line, if you do construction or bonded services
- [ ] One-page capability statement saved as a PDF
- [ ] Past performance inventory with at least three references who agreed to be contacted
- [ ] Primary and secondary NAICS codes chosen and size checked against SBA standards
- [ ] Login.gov account for the person who will manage the federal registration

A realistic path from zero to bid-ready (estimates)

Week 1 — **Entity, EIN and bank account**
Form the entity if needed, get the EIN, open the account and start your master record.

Weeks 1 to 3 — **Insurance and licenses**
Bind coverage through a broker who knows public work and confirm license status.

Weeks 2 to 4 — **Financials and surety**
Close the books, produce statements and meet a surety broker if you need bonds.

Weeks 3 to 5 — **Capability statement and past performance**
Draft the one-pager and get each reference's permission.

Weeks 4 to 6 — **Federal registration**
Submit, then allow up to 10 business days for activation, longer if anything needs correcting. See **how long federal registration takes**.

Weeks 5 to 8 — **State and city registrations**
New York State, **New York City**, **New Jersey or Connecticut** accounts, then **certifications** if eligible.

> **TIP** **Before you start: free help exists**
>
> APEX Accelerators (formerly Procurement Technical Assistance Centers) and Small Business Development Centers offer free, one-on-one help with readiness, registrations and certifications. Be wary of anyone who charges to "register" you: government vendor registrations themselves are free.

Once the foundations are in place, move on to **federal vendor registration, step by step** and **getting your NYS Vendor ID**. While approvals are pending, start watching the market: **search open RFPs**, browse **state government opportunities** and save the ones that fit your codes.

Frequently asked questions

Q **What do I need before I can bid on government contracts?**

You need a legal business with an EIN, a bank account in the same legal name, the state tax and employer registrations that apply to you, required licenses, insurance and recent financial statements. Then you register with each government you want to sell to, starting with the federal registration (which assigns your Unique Entity ID) and your state's vendor account. A capability statement, past performance list and NAICS codes speed up everything after that.

Q Do I need an LLC to get government contracts?

No. Sole proprietors can register and win public contracts. An LLC or corporation separates your personal assets from business risk, gives you a clean legal name and EIN for every form, and can reassure sureties and larger buyers. Decide before you register, because changing your legal name or tax ID later means updating every registration.

Q Can I win government contracts with no past performance?

Yes. Buyers often consider relevant commercial work, subcontracts and the experience of your key staff when you have no government history. Many new vendors also start with smaller purchases that use simpler buying rules, or as subcontractors to established primes, to build a record. See **little or no past performance**.

Q How much insurance do I need for government contracts?

Each solicitation sets its own requirements, so read the insurance section before you price a bid. General liability limits of $1 million per occurrence are common, and larger or riskier contracts ask for more, plus umbrella coverage. Workers' compensation is required for most employers, and New York employers also need disability and Paid Family Leave coverage. A broker who writes public-sector policies can tell you what is typical for your trade.

Q What is a capability statement and do I need one?

A capability statement is a one- or two-page summary of your core services, differentiators, past performance and company data (UEI, CAGE code, NAICS codes and certifications), written for government buyers. It isn't usually a required bid document, but small business offices, primes and buyers ask for it constantly, and its content feeds your registrations and proposals. See **how to write a capability statement**.

Q Is bonding required for every government contract?

No. Bonds are most common in construction and some service contracts. Federal construction contracts above $150,000 generally require performance and payment bonds (as of 2026), and states and cities set their own public works thresholds. Many solicitations also require a bid bond or bid deposit. In construction, arrange a bond line before you need it; see **how to get bonded**.

→ KEEP GOING

Federal vendor registration and your UEI

Your next step.

rfpdetector.com/guides/how-to-register-for-government-contracts/federal-vendor-registration-and-uei

New York State vendor registration

rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-state-vendor-registration

New York City vendor registration

rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-city-vendor-registration

Small business and diversity certifications

rfpdetector.com/guides/how-to-register-for-government-contracts/small-business-and-diversity-certifications

Bonding, insurance and compliance requirements

rfpdetector.com/guides/how-to-register-for-government-contracts/bonding-insurance-and-compliance-requirements

Capability statement templates

rfpdetector.com/guides/proposal-templates/capability-statement-templates

Build your free vendor profile on RFP Detector

rfpdetector.com/guides/how-to-use-rfp-detector/building-your-vendor-profile

List your company free

Buyers search the directory by NAICS code, certification and service area.

rfpdetector.com/for-vendors

END OF CHAPTER 1

Next: 02 Federal Vendor Registration and Your Unique Entity ID (UEI)

02

CHAPTER 2

Federal Vendor Registration and Your Unique Entity ID (UEI)

A plain-English walkthrough of the federal government's official vendor registration: what to gather, each step, how long it takes, how to renew every year for free, and how to fix the errors that stall most applications.

15 min read · 10 sections · Updated November 13, 2026

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KEY TAKEAWAYS

- Federal vendor registration is free, happens in the government's official registration system, and must be renewed every 365 days.
- A UEI on its own only identifies you; a full entity registration is what lets you bid on and win contracts as a prime.
- Your legal name and physical address must match IRS and other official records exactly, or validation stalls.
- Allow up to 10 business days for activation after you submit, and weeks more if anything needs fixing.
- Ignore paid "registration services" and any message that doesn't come from a .gov address: registering and renewing cost nothing.

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Federal vendor registration is the gateway to selling to the US government. Before an agency can award you a contract, you need an active entity registration in the federal government's official vendor registration system. That registration gives you a Unique Entity ID (UEI) and, for most US businesses, a CAGE code. This chapter explains what the registration is, what to gather, each step, how long it takes, and how to keep it active every year without paying anyone.

> **NOTE** **General information, not legal advice**
>
> This chapter describes the process as of 2026. Screens, field names and rules change. Follow the official system's current instructions, check each solicitation's requirements, and confirm anything you're unsure about with the help desk or a qualified advisor.

SECTION 2.1

What is federal vendor registration?

Federal vendor registration, usually called **entity registration**, creates your official record as an organization that wants federal awards. Contracting officers check it before award, finance offices use it to pay you, and your size and socioeconomic status for small business programs come from it.

Federal solicitations generally require an active registration before award, and many require it when you submit your offer, so register well before you bid. Grants and cooperative agreements use the same system.

TABLE **UEI only vs full entity registration**

Question	UEI only	Full entity registration
What it does	Validates your legal name and physical address and assigns a UEI	Creates a complete record: UEI, reps and certs, size, NAICS codes, banking and contacts
Can you bid and win as a prime contractor?	No	Yes
Who typically uses it	Subcontractors and subawardees asked for a UEI	Anyone who wants federal contracts or grants directly
Expiration	The UEI never expires	Renew every 365 days; your UEI stays the same
Cost	Free	Free

If you start with a UEI only and later complete a full registration, you keep the same UEI. When the system asks why you are registering, choose the purpose that covers contracts (all awards); a registration for financial assistance only asks for less information and doesn't let you bid on contracts.

SECTION 2.2

UEI vs CAGE code: what's the difference?

The two identifiers do different jobs, and you will put both on capability statements, proposals and invoices.

TABLE **Unique Entity ID compared with CAGE code**

Feature	Unique Entity ID (UEI)	CAGE code
Format	12 characters, letters and numbers	5 characters, letters and numbers
Who issues it	The official federal registration system, when your entity is validated	The Defense Logistics Agency's CAGE program, during registration
What it identifies	Your legal entity, government-wide	Your entity at a specific physical location
When you get it	At entity validation, before registration is finished	Near the end of registration, after CAGE validation
Does it expire?	No	It stays tied to your registration; name or address changes can trigger a CAGE update
History	Replaced the DUNS number in April 2022	Long used across federal and defense buying

Glossary

Entity registration — Your complete record in the official federal registration system, required to bid on and receive federal contracts as a prime.

Entity administrator — The person who manages your registration and can give colleagues access. Make sure more than one person in your company can reach the account.

Points of contact (POCs) — The people named in your registration to receive official notices, including business, electronic business and accounts receivable contacts.

TIN — Taxpayer Identification Number: for most businesses, the EIN. The IRS validates your legal name and TIN together.

EFT	Electronic funds transfer: how federal agencies pay you, into the bank account listed in your registration.

SECTION 2.3

What information do you need to register?

Gather everything before you start. The form saves your progress, but hunting for documents halfway through is how typos and mismatches creep in. If you completed the **bid-readiness checklist**, most of this is already in your master record.

Federal registration checklist CHECKLIST · 11 ITEMS

- [ ] Legal business name and physical address exactly as the IRS has them (your IRS EIN notice shows the spelling)
- [ ] Your EIN and the legal name tied to it
- [ ] Formation documents and any DBA certificate, in case you must prove your name or address
- [ ] Business start date, state of formation and fiscal year end
- [ ] Mailing and remit-to addresses, if they differ from the physical address
- [ ] Bank routing number, account number and account type for electronic payments
- [ ] Primary and secondary NAICS codes, plus any Product and Service Codes you want to list
- [ ] Number of employees and average annual receipts, used to determine your size
- [ ] Names, titles, phone numbers and emails for your points of contact and alternates
- [ ] Details of any parent or owning companies
- [ ] A Login.gov account for each person who will work on the registration

You will also answer questions about ownership, proceedings and executive compensation (the compensation questions only apply to entities with large federal revenues). If an answer is uncertain, stop and check rather than guess: these answers become certifications.

SECTION 2.4

How to register step by step

Federal entity registration, start to finish

1. **Create your sign-in**

   Create a Login.gov account with your work email and multi-factor authentication, then sign in to the official federal registration system. Every person needs their own account; never share a login.

   > **Tip:** Use an email address the company will control long term, so a departing employee doesn't take your access with them.

2. **Choose to register your entity**

   Pick entity registration rather than getting a UEI only, and choose the purpose that covers contracts.

3. **Validate your entity**

   Enter your legal name and physical address. The system checks them against authoritative records and assigns your UEI when it finds a unique match. If it can't confirm them, you open an incident and attach documents that prove your name and address, such as formation documents, IRS letters, a utility bill or a bank statement.

   > **Tip:** Open only one incident per problem. Duplicate tickets slow the review rather than speeding it up.

4. **Enter core data and taxpayer information**

   Add your start date, fiscal year end, entity structure, ownership and addresses, then your TIN and consent for the IRS to validate it.

5. **Add financial information**

   Enter the routing and account numbers where you want federal payments deposited. The account should be held in your entity's legal name.

6. **Make your assertions**

   List your NAICS codes (marking the primary one), any Product and Service Codes, your employee count and average annual receipts. The system uses these to calculate whether you are small under each NAICS code.

7. **Complete representations and certifications**

   Answer the acquisition-regulation provisions, plus the defense supplement if you sell to defense agencies. This is where you certify your size, socioeconomic status and compliance matters, so read each question.

8 **Add points of contact**

Name your government business, electronic business and accounts receivable contacts, with alternates. They receive official notices and renewal reminders.

9 **Review, sign and submit**

Check the summary, confirm the certifications and submit. You receive a submission email while the IRS and CAGE validations run.

10 **Watch for the activation email**

When every check passes, your registration becomes active and the confirmation includes your CAGE code. Save a PDF of your record and set a renewal reminder immediately.

SECTION 2.5

Representations and certifications explained

Representations and certifications (reps and certs) are statements you make once a year in your registration instead of repeating them in every offer. Contracting officers rely on them, so they carry legal weight. Knowingly misrepresenting your size or status can bring severe penalties, including criminal ones.

TABLE **What the main reps and certs cover**

Topic	What you assert	Why it matters
Business size	Whether you are small under each NAICS code, counting affiliates	Decides eligibility for small business set-asides
Socioeconomic status	Women-owned, veteran-owned, service-disabled veteran-owned and similar status	Supports set-aside eligibility; some programs also require SBA certification
Responsibility matters	Debarment, suspension, certain convictions, civil judgments and delinquent taxes	Bears on whether you can receive awards
Products and origin	Domestic content and trade-agreement status of what you supply	Affects price evaluation and eligibility
Telecommunications	Whether you provide or use covered telecommunications equipment or services	Federal law restricts certain foreign telecom equipment
Ownership	Your immediate and highest-level owners, if any	Shows agencies your corporate relationships

> ⚠ **WARNING** **Self-certified does not mean unchecked**
>
> Your small business size and several socioeconomic statuses start as self-certifications in the registration, but competitors can protest them and agencies can verify them. Set-asides under the 8(a), HUBZone, women-owned small business and veteran-owned programs require SBA certification on top of your registration. See **federal SBA certifications**.

Federal acquisition rules were being substantially rewritten during 2025 and 2026, so the wording and numbering of some provisions may change. Review your reps and certs at every renewal and whenever a solicitation says new provisions apply.

SECTION 2.6

How to choose NAICS codes for federal registration

NAICS codes in your registration do three jobs: they describe what you do, they set the size standards used to decide whether you are small, and they help contracting officers find you. Each federal solicitation carries one NAICS code, and your size is measured against that code's standard.

- **Start with revenue.** Your primary NAICS code should reflect where most of your revenue comes from.
- **Add what you can prove.** Include secondary codes for work you have performed and could show past performance for.
- **Check size for each code.** The SBA's size standards show whether you are small in each code. Receipts-based standards generally use your average over the last five years and employee-based standards your average over the last 24 months, including affiliates.
- **Mirror real solicitations.** Look at the codes agencies assign to the work you want. RFP Detector shows the NAICS code on opportunities where the buyer provides one, so a quick **search** for your services shows which codes buyers actually use. For a deeper method, see **how to pick your codes**.

WORKED EXAMPLE

Worked example: a Bronx janitorial company

> A 40-employee cleaning firm lists **561720** (janitorial services) as its primary code, adds **561730** (landscaping services) because it maintains grounds for two clients, and **561790** (other services to buildings and dwellings) for pressure washing. It lists Product and Service Code **S201** (custodial and janitorial services).
>
> It confirms it is small under each code's size standard and does not add **236220** (commercial building construction) just because a client once asked about renovations.

SECTION 2.7

How long does federal vendor registration take?

The government allows up to 10 business days after you submit for a new registration to become active. That assumes everything matches. Real timelines depend on the background checks below, and any correction restarts part of the clock.

Typical registration timeline (estimates)

Before you submit — Entity validation and UEI
Your UEI is assigned when your name and address validate, often in the same session. A document incident can take days or longer.

Day 0 — Submission
You receive a confirmation that the registration was submitted.

First few business days — IRS TIN validation
The IRS confirms your name and TIN combination. A mismatch sends the registration back to you.

Following days — CAGE validation
The CAGE program assigns or confirms your CAGE code and may email you for documents. Answer quickly.

Up to 10 business days — Active
You receive an activation email and contracting officers can see your record.

If anything fails — Corrections
Name or address incidents, TIN mismatches and unanswered CAGE requests can each add weeks.

> ☆ PRO TIP **Pro tip: register before you need it**
>
> Register as soon as you are bid-ready, not when you find a solicitation. A brand-new EIN can take two weeks or more to reach the IRS records used for validation, so give yourself at least a month of cushion before any bid deadline.

SECTION 2.8

Annual renewal, and why registration is always free

Your registration expires 365 days after it becomes active or was last renewed. The UEI never expires, but an expired registration means you can't receive new awards, and it can interrupt payments on existing ones. The system emails your points of contact as expiration approaches, typically about 60, 30 and 15 days before. Don't rely on those emails alone: put the date on your own calendar.

1. Start about 60 days before expiration, because renewals re-run the IRS and CAGE validations.
2. Review every section, especially bank details, points of contact, NAICS codes, size data and reps and certs.
3. Update what changed: address, bank, owners or legal name. A legal name change usually has to be updated with the IRS first.
4. Resubmit and watch for the activation email. Then set next year's reminder.

> ⚠ WARNING **Never pay to register or renew**
>
> Getting a UEI, registering and renewing are all free in the official system. Private companies send official-looking emails and letters, sometimes months before your expiration date, offering to renew or "activate" your registration for a fee. They often quote your real UEI and expiration date, which are public. Official messages come from .gov addresses. If you want hands-on help, APEX Accelerators assist with registration at no cost.

Official reminder or paid solicitation?

Likely official

- ✓ Sender address and links end in .gov
- ✓ Arrives in the weeks before your expiration date (typically about 60, 30 and 15 days out)
- ✓ Tells you to sign in and renew yourself
- ✓ Never mentions a fee

Likely a paid service or scam

- ✗ Non-.gov sender, sometimes with a government-style logo
- ✗ Arrives months before your expiration date
- ✗ Urgent warnings about losing contracts or payments
- ✗ Asks for a fee, a card number or your login

SECTION 2.9

Common registration errors and how to fix them

TABLE What stalls federal registrations

Problem	Usual cause	Fix
Entity validation fails	Legal name or address differs from official records: punctuation, abbreviations, or a DBA used as the legal name	Use the exact legal name from your IRS notice and formation documents; open one incident with proof if records are wrong
IRS TIN mismatch	Name or EIN differs from IRS records, or the EIN is very new	Match the IRS name exactly; if the IRS has an outdated name, update it with the IRS first
Address rejected	A P.O. box as the physical address, or nonstandard formatting	Use your real operating address in postal format
Payment problems	Bank account closed, routing number changed or account not in the entity name	Update financial information right away and confirm with your bank
No renewal reminders	Contacts left the company or their email bounces	Keep at least two current contacts and review them at each renewal
Duplicate records	A second UEI created for the same business	Ask the help desk to resolve it instead of starting over
CAGE delay	An unanswered request for documents from the CAGE program	Watch email, including spam, and respond quickly

> ✕ COMMON MISTAKE **Common mistake: registering under your trade name**
>
> Your trade name can appear as a DBA, but the legal name field must match IRS records exactly. Entering "Bright Path Tutoring" when the IRS knows you as "BPT Education Services LLC" is one of the fastest ways to fail validation.

Stuck? The Federal Service Desk is the free official help desk for the registration system, and APEX Accelerators can review your entries with you.

SECTION 2.10

What happens after your registration is active?

From active registration to first bid

01 **Registration active**
Save your record, UEI and CAGE code.

↓

02 **Update your materials**
Add UEI, CAGE and NAICS codes to your capability statement and website.

↓

03 **Get certified**
Apply for the SBA or state certifications you qualify for.

↓

04 **Get found**
Publish a free vendor listing with your identifiers and codes.

↓

05 **Find and track bids**
Search, save and track federal opportunities that fit.

Next, pursue the **certifications** you qualify for and complete your **vendor profile**, which has fields for your UEI, CAGE code and NAICS codes. Then **browse federal opportunities**, set alerts and use the Fit score to see how each one matches your organization. If you also sell to New York, continue with **getting your NYS Vendor ID**. Put your renewal date in two calendars now; the **renewal calendar** covers every other registration too.

Frequently asked questions

Is federal vendor registration free?

Yes. Getting a UEI, completing an entity registration and renewing it every year are free in the federal government's official registration system. Companies that charge for "registration services" are not part of the government, and official messages come only from .gov addresses. Free help is available from APEX Accelerators and the system's own help desk.

How long does it take to get a UEI?

Your UEI is assigned when your legal name and physical address validate, which often happens in the same session. If validation fails and you have to submit documents, it can take days or longer. A full entity registration then takes up to 10 business days to become active after submission, longer if anything needs correcting.

Do I need a CAGE code, and how do I get one?

Most US businesses don't apply separately: the Defense Logistics Agency's CAGE program assigns a CAGE code automatically during entity registration. Many defense solicitations and forms ask for it, and it is good practice to list it with your UEI on capability statements and proposals. Non-US entities need an NCAGE code instead.

What is the difference between getting a UEI and registering?

Getting a UEI only validates your name and address and gives you an identifier, which is enough for some subawards. A full entity registration adds your banking, size, NAICS codes, points of contact and reps and certs, and it is what lets you bid on and win federal contracts as a prime. You keep the same UEI either way.

How often do I have to renew my federal registration?

Every 365 days. The system typically sends reminders to your points of contact about 60, 30 and 15 days before expiration. Start renewing early, because renewals re-run IRS and CAGE validations. Your UEI never changes or expires, but an expired registration blocks new awards.

Can a sole proprietor register for federal contracts?

Yes. Sole proprietors register the same way, using the legal name and tax ID the IRS has for the business. Many get a free EIN first so their Social Security number isn't used on federal records and invoices. Whatever ID you use, the name must match IRS records exactly.

Q What happens if my federal registration expires?

You can't receive new federal awards while it is expired, and payments on existing contracts can be delayed. Your UEI doesn't change. Sign in, review every section, renew and wait for the activation email; then fix whatever caused the lapse, such as outdated contact emails.

→ KEEP GOING

Getting bid-ready before you register
rfpdetector.com/guides/how-to-register-for-government-contracts/getting-bid-ready-before-you-register

New York State vendor registration
rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-state-vendor-registration

Small business and diversity certifications
8(a), HUBZone, WOSB, VetCert and state programs.
rfpdetector.com/guides/how-to-register-for-government-contracts/small-business-and-diversity-certifications

Keeping registrations active
rfpdetector.com/guides/how-to-register-for-government-contracts/keeping-registrations-active-and-avoiding-mistakes

How set-asides appear on solicitations
rfpdetector.com/guides/how-to-find-government-contracts/types-of-solicitations-rfp-rfq-ifb-rfi#set-asides-on-solicitations

Browse federal opportunities
rfpdetector.com/rfps/sector/federal

Build your vendor profile
Show your UEI, CAGE code and NAICS codes to buyers.
rfpdetector.com/guides/how-to-use-rfp-detector/building-your-vendor-profile

END OF CHAPTER 2

Next: 03 New York State Vendor Registration Step by Step

03

CHAPTER 3

New York State Vendor Registration Step by Step

How to become a New York State vendor: get a Vendor ID in the Statewide Financial System, file your vendor responsibility questionnaire, handle the certifications every bid asks for, and stay eligible year after year.

16 min read · 7 sections · Updated November 13, 2026

Read this chapter online

KEY TAKEAWAYS

- New York State has no single "registration": you get a Vendor ID in the Statewide Financial System, then prove responsibility and sign certifications bid by bid.
- Use the NYS Substitute Form W-9, not the IRS Form W-9, and match your legal name to IRS records exactly.
- File the vendor responsibility questionnaire online once and keep it recertified within six months of each due date; contracts of $100,000 or more generally require it.
- During a restricted period, talk about the procurement only with the designated contacts named in the solicitation.
- As of 2026, agencies may buy up to $1.5 million from certified MWBEs and SDVOBs, and up to $500,000 from New York State small businesses, without a formal bid.

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New York State vendor registration isn't one form. To sell to state agencies you need a NYS Vendor ID in the Statewide Financial System, a vendor responsibility questionnaire on file for larger contracts, and a set of certifications that every bid asks for. This step-by-step guide covers each piece in order, explains the procurement rules that trip up new bidders, and shows how to stay eligible once you're in.

> **NOTE** **General information, not legal advice**
> Thresholds and rules here are as of 2026, based on state guidance revised in August 2025. They change, and individual solicitations add their own requirements. Confirm with the agency, and get professional advice for specific situations. New York City and many public authorities run separate processes; see **how New York City vendor registration works**.

SECTION 3.1

How New York State vendor registration works

Think of it as layers. The Vendor ID lets the state pay you. The questionnaire lets agencies judge whether you are responsible. Bid-specific forms confirm that you follow state procurement law. Certifications, if you qualify, open higher purchasing limits and help primes meet their goals.

The New York State vendor path

01 **NYS Vendor ID**
Substitute W-9 and a Statewide Financial System record.

↓

02 **Responsibility**
Vendor responsibility questionnaire, filed online.

↓

03 **Bid certifications**
Lobbying, tax, insurance and other required forms.

↓

04 **Award and approval**
Agency award, then approval where required.

↓

05 **Get paid**
Invoices and ePayments through the Vendor Portal.

It also helps to know how agencies decide where to buy, because state law sets an order of priority. Where your business fits in that order shapes your strategy.

TABLE **How New York State agencies decide where to buy**

Priority	Source	What it means for you
First	Preferred sources, such as Corcraft and organizations that employ people who are blind or have disabilities	Private firms can't become preferred sources, but can partner with them.
Second	Centralized (statewide) contracts from the Office of General Services (OGS)	Winning one puts you on a contract that agencies and local governments can buy from.
Third	Agency or multi-agency contracts	Multi-year contracts competed by individual agencies.
Fourth	The agency's own procurement, including d iscretionary purchases	Formal bids, or simpler purchases below the discretionary thresholds.

SECTION 3.2

Step 1: Get your NYS Vendor ID

Every vendor that sells goods or services to New York State must be in the Statewide Vendor File, which lives in the Statewide Financial System (SFS). Registration gives you a NYS Vendor ID that works with every state agency, so you don't register separately with each one.

How to get a NYS Vendor ID

1

Check whether you already have one

If a state agency has paid you before, you may already have a Vendor ID. Ask the agency to look you up by TIN before you submit anything, because duplicate registrations cause payment problems.

2

Complete the NYS Substitute Form W-9

The state accepts only its own Substitute Form W-9, not the IRS Form W-9. It asks for your legal name and any DBA, entity type, TIN, remit-to and ordering addresses, an ordering email, a primary contact and a backup-withholding certification.

> **Tip:** The primary contact on the form becomes the first administrator of your online vendor account, so name someone who will be there for years.

3 **Submit it through the right channel**

For contracts and purchases, the agency you are doing business with usually collects your form and enters your registration. To compete for state grants, organizations without a Vendor ID send a grants registration form, signed by the head of the organization and notarized, with the Substitute W-9; the state allows 5 to 10 business days to process it.

4 **Pass the IRS match**

The state checks your legal name and TIN against IRS records before assigning the Vendor ID. A mismatch blocks registration, and a DBA entered as the legal name will fail.

5 **Enroll in the Vendor Self-Service Portal**

When your Vendor ID is issued, the primary contact receives an enrollment email. In the portal you can update contacts and addresses, check purchase orders, invoices and payments, and submit invoices.

6 **Sign up for ePayments**

Enroll in the state's electronic payment program so payments go straight to your bank account. Enrollment is optional, but enrolled vendors are paid faster than those waiting for checks.

> TIP **Before you start: nonprofits must prequalify for grants**
>
> Nonprofits that want New York State grants must register in the Statewide Financial System and complete nonprofit prequalification before they can apply. Start well ahead of application deadlines, because the registration review alone can take up to two weeks.

SECTION 3.3

Step 2: File the vendor responsibility questionnaire

Before awarding a contract, a state agency must decide that the vendor is responsible. The review weighs four factors: financial and organizational capacity, legal authority to do business in New York, the integrity of the business and its principals, and past performance. The vendor responsibility questionnaire is how you supply that information.

TABLE **The vendor responsibility questionnaire at a glance**

Item	What to know
When it is required	Generally for contracts valued at $100,000 or more, including when such a contract is assigned to you. Agencies can ask for it on smaller contracts too.
Versions	Four: for-profit construction, for-profit non-construction, not-for-profit construction and not-for-profit non-construction.
How to file	Online in the state's VendRep System (recommended), or on a paper form attached to your bid.
Prerequisite	A NYS Vendor ID and an online services account for your business.
Who signs	An owner or officer, who certifies that the answers are accurate.
How current	An online questionnaire generally must be certified within six months before the bid due date.
Subcontractors	A known subcontractor may be reviewed when its subcontract is worth $100,000 or more.

Filing online pays off: one questionnaire serves every future bid, you can update it at any time, you can delegate access to employees, and only state contracting entities can see what you file. You can also follow the status of contract reviews that involve you.

WORKED EXAMPLE

Weak: answering a disclosure question

✕ WEAK

> Question: has any government entity assessed damages or penalties against the vendor in the past five years? Answer: "No." In fact, a city agency withheld $4,200 for late deliveries in 2024. When the agency's own review turns it up, the false answer becomes a bigger problem than the original penalty.

WORKED EXAMPLE

Strong: the same question, answered fully

✓ STRONG

> "Yes. In 2024 a city agency assessed liquidated damages of $4,200 for two late deliveries on a supply contract. We added a second distributor and have delivered on time on every order since. The agency's closeout letter is attached." The disclosure is complete, dated, explained and documented, which is what reviewers need to move on.

PRO TIP **Pro tip: recertify on a schedule**

Review and recertify your online questionnaire about every five months, and immediately after any material change such as new owners, a lawsuit or a big shift in your finances. Then you can tick "filed online and certified within six months" on any bid without a scramble.

SECTION 3.4

NYS procurement rules that affect bidders

Most state solicitations include a packet of required forms and certifications. Missing one can make a bid non-responsive, so learn the common ones before your first bid.

Procurement Lobbying Law and the restricted period

New York's Procurement Lobbying Law (State Finance Law sections 139-j and 139-k) generally covers procurements with an estimated annual value over $15,000. From the earliest posting of a solicitation until the contract is awarded and approved, the procurement is in a **restricted period**. During that time you may communicate about it only with the designated contacts named in the solicitation, apart from a short list of permitted exceptions.

During a restricted period

Generally permitted

- Questions to the designated contacts named in the solicitation
- Written questions through the official question process
- Attending an open pre-bid conference
- Submitting your bid or proposal
- Debriefings, protests and negotiations after a tentative award

Generally prohibited

- Calling a program manager you know to "get a feel" for the evaluation
- Lobbying anyone at the agency outside the designated contacts
- Asking a legislator or other third party to influence the award
- Any contact a reasonable person would see as an attempt to influence the procurement

With your bid, you affirm that you understand and will follow the agency's contact rules, and you disclose whether any government entity found you non-responsible under these rules in the past four years. Knowingly and willfully making an impermissible contact can lead to a non-responsibility finding, and a second finding within four years bars you from state procurement contracts for four years.

Other certifications most bids require

TABLE **Common New York State bid certifications (check each solicitation)**

Requirement	What you certify or provide	When it applies
Sales tax certification (Tax Law section 5-a)	File Form ST-220-TD with the Department of Taxation and Finance, then give the agency Form ST-220-CA confirming you filed it	Contracts over $100,000 for commodities or services. You, your affiliates and subcontractors must be registered for sales tax if New York taxable sales topped $300,000 over the prior four sales tax quarters
Workers' c ompensation and d isability benefits	Proof on Workers' Compensation Board forms: C-105.2 or U-26.3 for workers' compensation, DB-120.1 for disability and Paid Family Leave, or a CE-200 exemption	Before contracts, permits and licenses are issued or renewed
Iran Divestment Act	That you are not on the state's list of entities engaged in investment activities in Iran	Bids and proposals to state and local governments
Sexual harassment prevention	That you have a written sexual harassment prevention policy and provide annual training to all employees	Competitively bid state contracts
Non-collusive bidding	That your price was arrived at independently, without collusion	Competitive bids
Executive Order 16	Whether you conduct business operations in Russia	New bids, renewals and assignments while federal sanctions remain in effect

✕ COMMON MISTAKE **Common mistake: sending an ACORD certificate**

New vendors often send the ACORD certificate their broker issues for private clients. For New York State and municipal contracts it is not accepted as proof of workers' compensation. Ask your carrier to send Form C-105.2 (or U-26.3 from the State Insurance Fund) and Form DB-120.1, with your legal name and federal ID exactly as they appear on your bid. More in **certificates of insurance**.

Keep a reusable folder of signed, current certifications so each bid takes minutes, not days. Larger contracts may also carry MWBE and SDVOB participation goals that you meet through utilization plans; see **New York State MWBE and SDVOB certification** and **vendor responsibility, lobbying and gift rules**.

SECTION 3.5

Discretionary purchasing thresholds and set-asides (as of 2026)

Below certain dollar levels, state agencies can buy without a formal competitive bid, using what the law calls discretionary purchasing. They still have to document why they chose the vendor, show that the price is reasonable and buy only from responsible vendors. For a small business, these purchases are often the easiest way in.

TABLE **NYS discretionary buying thresholds (State Finance Law section 163; state guidance revised August 2025)**

Purchase type	Threshold
Most commodities, services and technology bought by state agencies	$50,000
OGS agency-specific and Business Services Center contracts	$85,000
Food (including milk) and textiles grown or produced in New York State	$200,000
Purchases from New York State small businesses	$500,000
Recycled or remanufactured commodities or technology	$500,000
Purchases from certified minority- and women-owned business enterprises (MWBEs)	$1,500,000
Purchases from certified service-disabled veteran-owned businesses (SDVOBs)	$1,500,000

- **Aggregation.** Agencies count all purchases of the same item over 12 months as one transaction and may not split purchases to stay under a threshold.
- **Advertising.** Discretionary purchases of $50,000 or more must still be publicly advertised.
- **Approval.** Contracts above $50,000 generally need prior approval from the state's contract approval authority, which can add weeks before you start.
- **Scope.** These limits cover purchases under State Finance Law section 163. Construction and design services follow other rules, and SUNY and CUNY have their own limits.

Set-asides. Agencies may limit a discretionary purchase to certified MWBEs, certified SDVOBs, New York State small businesses, or a combination of them. A New York State small business is resident in the state, independently owned and operated, not dominant in its field and has 100 or fewer employees. There is no certification for small business status, though an agency may ask you to confirm in writing that you meet the definition.

TIP **Pro tip: certification raises your ceiling**

MWBE certification comes from Empire State Development and SDVOB certification from OGS. Either one lifts the discretionary limit on purchases from you to $1.5 million (as of 2026), and both help prime contractors meet participation goals. Eligibility and applications are in **New York State MWBE and SDVOB certification**.

SECTION 3.6

Statewide (centralized) contracts

OGS Procurement Services awards centralized contracts for commodities, services and technology, and agencies must check them before buying on their own. Many other authorized users can buy from them too, including local governments, public authorities, school districts, libraries and volunteer fire and ambulance companies, so one award can reach buyers across the state.

- **An award is a license to sell, not a guarantee.** Sales happen only when agencies and authorized users place orders, so you still have to market to them.
- **Terms are long.** Centralized contracts can run five years or more, so missing a bid can lock you out for a long time.
- **Some contracts recruit on a rolling basis.** Certain contracts add vendors through periodic or continuous recruitment, which gives newcomers more than one chance.
- **Resellers count.** Some contracts let awarded manufacturers authorize dealers, resellers or agents, a common route for small firms in IT, office equipment and audiovisual products.
- **Mini-bids.** Many technology and service contracts are backdrop contracts: vendors qualify once, then compete for individual agency needs through smaller mini-bids.

WORKED EXAMPLE

Worked example: a Rochester IT reseller

> A five-person firm that sells and installs networking equipment can't compete for a statewide hardware contract on its own. It becomes an authorized reseller under a manufacturer's centralized contract, so school districts and towns can order from it at the contract's terms and prices. A year later, with sales history and references, it qualifies for a technology backdrop contract and starts answering agency mini-bids.

RFP Detector tracks state solicitations alongside federal and local ones. **Browse state government RFPs**, save the ones that fit and set alerts so new matches reach you. Run the **bid/no-bid knock-out questions** before you commit.

SECTION 3.7

How to stay eligible as a New York State vendor

Registration is the start, not the finish. Each stage of a state contract has its own checkpoints, and most lost eligibility comes from expired paperwork rather than poor performance.

Checkpoints across a New York State contract

Solicitation posted — **Restricted period begins**
Route every question to the designated contacts.

Before the due date — **Responsibility and certifications**
Recertify your online questionnaire if it is more than six months old and gather current certifications.

Evaluation — **Responsibility review**
Answer agency follow-up questions quickly and completely.

Award — **Approval**
Contracts that need approval from the state's contract approval authority can wait weeks; the review window can run up to 90 days.

Performance — **Invoicing and payment**
Invoice through the Vendor Portal and keep insurance certificates current.

Renewal — **Refresh your filings**
Provide a new Form ST-220-CA and an updated questionnaire if asked before the renewal is approved.

Annual New York State vendor upkeep

CHECKLIST · 8 ITEMS

- [ ] Vendor Portal contacts, addresses and bank details are current
- [ ] Online vendor responsibility questionnaire recertified within six months of each bid due date and after any material change
- [ ] Workers' compensation and disability certificates on file with each agency are current before policies renew

- [ ] New Form ST-220-TD filed if your sales tax information changed; new ST-220-CA ready before any renewal
- [ ] MWBE or SDVOB certification renewed before it expires
- [ ] Everyone who talks to agencies knows the restricted-period rules
- [ ] Entity status, licenses and tax filings in good standing
- [ ] Registrations and certifications updated after any change of ownership, name or address

For a maintenance calendar that covers every government you sell to, see **the renewal calendar**. Selling to the city as well? Continue with **what you need before opening a PASSPort account**.

Frequently asked questions

How do I become a vendor for New York State?

Get a NYS Vendor ID by submitting the NYS Substitute Form W-9, usually through the agency you will do business with (or the grants registration process for grant applicants). Enroll in the Vendor Self-Service Portal and ePayments. Before bidding on contracts of $100,000 or more, file the vendor responsibility questionnaire online. Then respond to solicitations with the required certifications, such as the procurement lobbying affirmation, sales tax certification and proof of workers' compensation and disability coverage.

How long does it take to get a NYS Vendor ID?

Once your Substitute W-9 is entered, the state runs an IRS name and TIN match, and the Vendor ID is usable soon after you pass. Mismatches stop the process until you fix them. Grant applicants without a Vendor ID go through a grants registration that the state allows 5 to 10 business days to process, so start well before any deadline.

Is New York State vendor registration free?

Yes. There is no fee to get a NYS Vendor ID, file the vendor responsibility questionnaire, use the Vendor Self-Service Portal or enroll in ePayments. Be cautious with any service that charges to "register" you with the state.

Do I need a vendor responsibility questionnaire for every bid?

Generally only for contracts valued at $100,000 or more, though agencies can request it for smaller ones. If you file online, one questionnaire covers every bid, but it must usually be certified within six months before each bid's due date and updated after any material change.

Q What is the restricted period in New York State procurement?

It is the time from the earliest posting of a solicitation until the contract is awarded and approved. For procurements covered by the Procurement Lobbying Law (generally those over $15,000 a year), bidders may communicate about the procurement only with the designated contacts named in the solicitation, apart from permitted exceptions such as written questions, pre-bid conferences and debriefings.

Q What is the discretionary purchasing threshold in New York State?

As of 2026, the general limit for state agencies is $50,000. It rises to $200,000 for New York-grown food and textiles, $500,000 for purchases from New York State small businesses and for recycled or remanufactured goods, and $1.5 million for purchases from certified MWBEs and SDVOBs. Check the current figures with the agency, because thresholds change.

Q Does a NYS Vendor ID work for New York City contracts?

No. New York City agencies use their own procurement system and vendor registration, called PASSPort, and many public authorities have their own processes. See **how New York City vendor registration works**.

→ KEEP GOING

Getting bid-ready before you register
rfpdetector.com/guides/how-to-register-for-government-contracts/getting-bid-ready-before-you-register

Federal vendor registration and your UEI
rfpdetector.com/guides/how-to-register-for-government-contracts/federal-vendor-registration-and-uei

New York City vendor registration
PASSPort and HHS prequalification.
rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-city-vendor-registration

NY vs NYC vs NJ vs CT: side-by-side comparison
rfpdetector.com/guides/how-to-register-for-government-contracts/new-jersey-and-connecticut-vendor-registration#ny-nyc-nj-ct-comparison

Small business and diversity certifications
MWBE, SDVOB, DBE and SBA programs.
rfpdetector.com/guides/how-to-register-for-government-contracts/small-business-and-diversity-certifications

Keeping registrations active
rfpdetector.com/guides/how-to-register-for-government-contracts/keeping-registrations-active-and-avoiding-mistakes

Browse state government RFPs
rfpdetector.com/rfps/sector/state-government

END OF CHAPTER 3

Next: 04 New York City Vendor Registration and Prequalification

04

CHAPTER 4

New York City Vendor Registration and Prequalification

A step-by-step guide to New York City vendor registration: getting Filed in PASSPort, prequalifying for human services contracts, and the City-specific disclosure, campaign finance and insurance rules that trip up new vendors.

15 min read · 11 sections · Updated November 13, 2026

Read this chapter online

KEY TAKEAWAYS

- New York City vendor registration runs through **PASSPort**: a payee account, an NYC.ID login, a PASSPort account, then a signed Vendor Enrollment package that reaches **Filed** status.
- Filed status lasts **three years**; a Change Request or a Certification of No Change restarts the clock.
- Human and client services providers need an **approved HHS prequalification** before they can answer those RFPs.
- As of 2026, micropurchases go up to $20,000 ($35,000 for construction), small purchases up to $100,000, and M/WBE small purchases up to $1.5 million.
- Principals of City vendors face lower contribution limits once listed in the **Doing Business database**, and City insurance wording must be exact.

IN THIS CHAPTER

4.1 How does New York City vendor registration work? 48
4.2 What do you need before opening a PASSPort account? 50
4.3 PASSPort vendor enrollment, step by step 51
4.4 Keeping your PASSPort profile current 53
4.5 HHS prequalification for nonprofits and human services providers 54
4.6 Prequalified lists: get on the short list early 55
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New York City is one of the largest public buyers in the country, and almost every City contract starts with the same paperwork: **New York City vendor registration** in PASSPort, the City's procurement system. Registration is free but detailed. You disclose owners and officers, upload documents, and certify answers that agencies rely on when they judge whether you are a responsible vendor. This chapter covers PASSPort enrollment, HHS prequalification, prequalified lists, City certifications, purchasing thresholds, the Doing Business rules and NYC insurance details.

> **NOTE** **General information, not legal advice**
> Registration, disclosure and campaign finance rules change, and agencies add their own requirements. Use this chapter to prepare, then confirm details with the Mayor's Office of Contract Services (MOCS), the contracting agency, or a qualified advisor before you certify anything.

SECTION 4.1

How does New York City vendor registration work?

Think of NYC registration in layers. Your business must exist legally and be able to get paid. You open a PASSPort account. You complete the **Vendor Enrollment** package, the City's integrity and responsibility disclosure. Then you add what makes you visible and eligible: commodity codes, certifications and, for human services, HHS prequalification.

The NYC registration path

01 Legal setup
EIN, New York State business filing, and Charities Bureau registration for nonprofits.

↓

02 Payee account
Create your Payee Information Portal account so the City can pay you.

↓

03 NYC.ID and PASSPort
Register an NYC.ID login, then request a vendor PASSPort account.

↓

04 Vendor Enrollment
Complete, sign and submit the package until you are Filed.

↓

05 Codes and certifications
Enroll in commodities; disclose M/WBE, EBE or LBE status.

↓

06 HHS prequalification
Only for human and client services contracts.

You can respond to many solicitations before enrollment is complete, but an agency cannot start a contracting action with you in PASSPort until you are Filed. Finish early so a winning proposal never stalls at award.

3–5 days
Average enrollment review
MOCS estimate; complex ownership takes longer

3 years
Filed status validity
Restarted by a Change Request or Certification of No Change

$0
Cost to register
PASSPort, HHS prequalification and SBS certification are free

Glossary

Filed	The status that means MOCS accepted your enrollment package. It is not a promise of a contract.
Principal	Anyone holding 10% or more of the ownership, plus officers performing CEO, CFO or COO functions, whatever their title.
PQL	A prequalified list. Only approved vendors can respond to solicitations limited to it.

SECTION 4.2

What do you need before opening a PASSPort account?

Most delays come from gathering information mid-form. Collect everything below first, and make sure your legal name matches letter for letter across IRS records, your state filing and every upload. New to all this? Start with **getting bid-ready before you register**.

Before you start: NYC registration file — CHECKLIST · 9 ITEMS

- [ ] EIN (or the SSN a sole proprietor uses instead) and your exact legal name
- [ ] New York State business filing, or authority to do business in New York
- [ ] Nonprofits: Charities Bureau registration and your latest annual filing
- [ ] Payee Information Portal account (create it before PASSPort) and bank details
- [ ] An NYC.ID login for each PASSPort user (not the IDNYC card)
- [ ] Names and contact details of every principal owner and officer
- [ ] Parent or controlling entity details; it may need to enroll too
- [ ] Two Vendor Admins and a Signatory who can certify for the organization
- [ ] Existing certification letters and your EEO policy documents

> ☆ PRO TIP **Pro tip: name two Vendor Admins**
>
> Whoever requests the PASSPort account becomes Vendor Admin automatically, and MOCS recommends more than one. If your only admin leaves, you can lose access to your own account mid-solicitation.

SECTION 4.3

PASSPort vendor enrollment, step by step

Get Filed in PASSPort

1. **Create your payee account**
   Set up the Payee Information Portal account first. It links you to the vendor code agencies use to pay you.

2. **Register an NYC.ID**
   Each user needs an NYC.ID single sign-on login to request access and sign in.

3. **Request a vendor PASSPort account**
   Submit the request with your EIN and business details. Once MOCS approves it, the requester becomes Vendor Admin.

   > **Tip:** Decide who will be the Signatory before you start the package.

4. **Open your Vendor Profile**
   Go to Profile, then Vendor Profile. The package has four tabs: **Basic Information**, **Contacts**, **Disclosures** and **Documentation**.

5. **Collect Principal Questionnaires**
   Each principal owner and officer completes their own questionnaire. This is the usual bottleneck, so start it on day one.

   > **Tip:** Use the request template below.

6. **Clear the alerts**
   Red icons block enrollment and must be fixed. Brown icons do not block it, but an agency may later ask for the missing item, such as EEO documentation.

7 **Check progress, sign and submit**

Click Check Progress. At Ready to Submit, an authorized signer adds an e-signature and submits.

8 **Answer MOCS and confirm Filed**

During review MOCS may ask questions; answer quickly. When accepted, your status changes to Filed and you get a confirmation email.

TABLE **PASSPort enrollment statuses**

Status	What it means	Your next move
Draft	Package incomplete.	Finish all four tabs; clear red alerts.
Ready to Submit	Everything entered and checked.	Sign and submit.
In Review	MOCS is reviewing.	Watch your email; respond fast.
Pending Parent/Controlling Entity	A parent entity must also enroll.	Get the parent entity Filed.
Filed	Enrollment accepted.	Add codes and certifications; keep it current.

TEMPLATE

Request to principals for PASSPort Principal Questionnaires

Copy-ready online

A short email that gets every owner and officer to complete their Principal Questionnaire on time, the step that most often delays PASSPort enrollment.

WHEN TO USE Send it the day your PASSPort account is approved, to every owner of 10% or more and every officer.

Subject: Action needed by [DEADLINE]: your PASSPort Principal Questionnaire

Hi [PRINCIPAL_NAME],

[COMPANY_LEGAL_NAME] is enrolling as a New York City vendor in PASSPort. The City requires every principal owner and officer to complete a Principal Questionnaire under their own login.

1. Create an NYC.ID login with your own email address.
2. Accept the PASSPort invitation from [VENDOR_ADMIN_NAME].
3. Complete and certify your questionnaire by [DEADLINE].

Have ready your home address, other businesses you own or manage, and full answers about any investigations, sanctions or legal actions for the periods the questionnaire asks about. Answers are certified statements; call me before submitting if anything is unclear.

Once we hold or seek certain City contracts, principals may be listed in the City's Doing Business database, which lowers contribution limits for City candidates. Please check with me before contributing.

Thanks,
[YOUR_NAME], [TITLE] | [PHONE]

FIELDS TO FILL IN · 5

[DEADLINE]	At least five business days before you plan to submit.
[PRINCIPAL_NAME]	The owner or officer receiving the request.
[COMPANY_LEGAL_NAME]	Exactly as filed with the state and the IRS.
[VENDOR_ADMIN_NAME]	The person adding principals as PASSPort contacts.
[YOUR_NAME / TITLE / PHONE]	Sender details, usually the Vendor Admin.

SECTION 4.4

Keeping your PASSPort profile current

Filed is not permanent. Enrollment is valid for three years from signing, and agencies ask you to confirm it with each new award. When something changes, such as a new officer, owner, address or legal action, submit a **Change Request**. If nothing changed, submit a **Certification of No Change**. Either restarts the three-year clock.

The enrollment lifecycle

Day 0 — Filed
Add commodity codes and certifications the same week.

As it happens — Change Request
Report changes to disclosures or principals promptly.

Each year — Annual review
MOCS asks vendors to review disclosures at least yearly.

Each award — Confirm accuracy
File a Change Request or Certification of No Change on request.

Year 3 **Recertify**
Act before the three-year date so no award is held up.

- **Commodity enrollment** now happens in PASSPort. Choose codes for what you deliver today; MOCS describes enrollment as a way to raise your visibility for City opportunities.
- **Certification self-declaration** shows agencies your M/WBE status but does not replace certification by Small Business Services.
- **EEO documentation** can be uploaded to your profile; City EEO certification is now per vendor and lasts three years.

For one calendar covering every registration you hold, see **the renewal calendar**.

SECTION 4.5

HHS prequalification for nonprofits and human services providers

To compete for human or client services funding, such as youth programs, shelters, food assistance or workforce training, you need an approved **HHS Accelerator Prequalification (HHS PQL)** in PASSPort. Only prequalified providers may respond to those RFPs. Organizations that only receive City Council discretionary funding use the separate Discretionary PQL instead.

TABLE **HHS PQL documents (MOCS guide updated October 2025)**

Document	Nonprofits	For-profits
Certificate of Incorporation or equivalent, all amendments in one PDF	Required	Articles of Organization or equivalent
Current board list, with members' e mployers	Required	Required (or equivalent)
By-laws or equivalent	Required	Required (or equivalent)
IRS 501(c)(3) determination letter (not an EIN letter)	If tax exempt	Not applicable
Conflict of interest policy adopted by your board	Required	Not listed
Whistleblower policy	Required unless you certify an exemption	Not listed

Document	Nonprofits	For-profits
Financial document	Charities Bureau annual filing, exemption proof, or 30-day extension letter	12-month financial statement or profit and loss statement

The questionnaire also asks about financial controls, such as whether two people sign checks. If your answer is no, a comment is required, so write a short, clear explanation.

WORKED EXAMPLE

Worked example: when does prequalification expire?

> A Bronx youth-services nonprofit with a July to June fiscal year files with the Charities Bureau as a 7A or dual registrant. It submits its PQL with the filing for July 2024 to June 2025, due May 15, 2026. MOCS uses the next filing year's deadline as the validity end date, so it enters **May 15, 2027**; prequalification lapses then unless it updates with its next filing. EPTL-only registrants use the June 30 deadline instead; exempt nonprofits and for-profits enter a date three years out. Check dates against the current Charities Bureau schedule.

✕ COMMON MISTAKE **Common mistakes MOCS sends back**

Incomplete incorporation documents (missing amendments or the New York application for authority). A legal name that does not match PASSPort. A stale board list, or a board chair, secretary or treasurer who is also an employee, which state law and City contracts do not allow. Policies copied from another organization. CHAR500, 990 and audit documents from different periods, or missing signatures and dates.

Annual Charities Bureau filers must update the HHS PQL every year to stay prequalified, so calendar it the day you are approved. To find the RFPs, filter **nonprofit opportunities** in RFP Detector.

SECTION 4.6

Prequalified lists: get on the short list early

Agencies build **prequalified lists** for recurring needs such as construction trades, design and engineering, or specific services. When a solicitation is limited to a list, only approved vendors can respond, so applying after it appears is usually too late. In PASSPort, lists sit under the RFx menu; read each list's requirements and apply with the documents it names.

> **TIP** **Worth knowing in 2026**
>
> Rules adopted in 2024 let agencies use M/WBE status as a criterion for prequalified lists. If you are certified, read each list's criteria closely.

SECTION 4.7

NYC M/WBE, EBE and LBE certification

The NYC Department of Small Business Services (SBS) certifies businesses for City programs. Certification is free; M/WBE certification lasts five years, and certified firms must report material changes to SBS within 45 days. The **certifications chapter** compares City, state and federal programs.

TABLE **City certification programs at a glance**

Program	Who it is for	Key points
M/WBE	Businesses at least 51% owned, operated and controlled by women or designated minority group members who are US citizens or permanent residents	One year in business; main office in the five boroughs or Bergen, Hudson, Nassau, Passaic, Putnam, Rockland, Suffolk or Westchester County, or a proven substantial City presence; nonprofits ineligible
EBE	Businesses owned by socially and economically disadvantaged people	Confirm current criteria with SBS before applying
LBE	Small construction and construction-related firms	Used on City construction; FastTrack available

Already certified by a partner such as Empire State Development, the School Construction Authority or the Port Authority? Choose the FastTrack application. Certification pays off directly through the M/WBE small purchase method below.

SECTION 4.8

NYC procurement methods and small purchase thresholds

Procurement Policy Board rules set how agencies buy, which decides how you compete and which paperwork applies. Figures are as of 2026; the M/WBE limit is tied to the City Charter and moves when state law does, so confirm with the agency.

TABLE **How New York City buys (as of 2026)**

Method	Dollar range or use	What it means for you
Micropurchase	Up to $20,000; up to $35,000 for construction	No competition required and often not posted; agencies buy from vendors they know.
Small purchase	Above the micropurchase limit, up to $100,000	Several vendors solicited; some agencies draw them at random from bidders lists.
M/WBE small purchase	Above the micropurchase limit, up to $1.5 million	Certified M/WBEs only; the agency seeks three M/WBE quotes; not for human services.
Competitive sealed bid	Usually above $100,000	Lowest responsive, responsible bidder wins.
Competitive sealed proposals (RFP)	Usually above $100,000	Best value on approach, experience and price.
Other methods	Negotiated acquisition, sole source, emergency, intergovernmental	Special cases with their own approvals.

Since May 2025, public comment on procurements over $100,000 happens online rather than at in-person hearings. Many City contracts also carry M/WBE participation goals, so primes look for certified subcontractors; see **why primes need subcontractors** and **solicitation types compared**.

> ☆ PRO TIP **Pro tip: work both ends**
>
> Micropurchases reward relationships, so introduce yourself to agency buyers with a one-page capability statement. Formal bids reward speed: set an **RFP Detector alert** for New York City buyers in your category.

SECTION 4.9

Doing Business disclosure and campaign finance rules

The City's Doing Business law (Local Law 34 of 2007) limits political contributions from people tied to City vendors. Most contracts, concessions, franchises and grants over $5,000 are covered. An organization enters the public Doing Business database when its City business reaches **$100,000 in goods and services or $500,000 in construction**; publicly advertised competitive sealed bids and emergency contracts are excluded.

Listed people include the CEO, COO and CFO (or equivalents), owners of more than 10%, and senior managers with substantial discretion over City transactions. Proposers stay listed one year from the proposal; awardees for the contract term plus one year. Data comes through PASSPort or, outside it, a Doing Business Data Form returned before award.

TABLE **Contribution limits for people in the Doing Business database (as of 2026; confirm current limits with the Campaign Finance Board)**

Office	Doing Business limit	Matchable with public funds?
Mayor, Public Advocate, Comptroller	$400	No
Borough President	$320	No
City Council	$250	No

⚠ WARNING **Brief your principals before they give**

Tell every listed principal about these limits when you first propose and again when you win. Special elections can carry lower limits; the Campaign Finance Board publishes current figures.

SECTION 4.10

Insurance and compliance specific to NYC contracts

Insurance errors delay contract registration and payment more than almost anything else. Your contract sets coverages and limits (general liability at $1 million per occurrence and $2 million aggregate is common in City samples), but the wording rules below apply almost everywhere. Coverage types and certificates are covered in **bonding, insurance and compliance**.

NYC insurance check before you submit

CHECKLIST · 7 ITEMS

- [ ] Additional insured reads exactly: The City of New York, including its officials and employees (no single agency named)
- [ ] Certificate holder: The City of New York, c/o the contracting agency, with its address
- [ ] Limits and coverages match the contract's insurance requirements
- [ ] Carriers are authorized to do business in New York State and appropriately rated
- [ ] Workers' compensation proof on state form C-105.2 (or U-26.3 from the State Insurance Fund); ACORD certificates are not accepted for this
- [ ] Disability and Paid Family Leave proof on form DB-120.1, or CE-200 if exempt
- [ ] All endorsements, pages and signatures included; renewals calendared

Also expect prevailing wage on construction and building service work, M/WBE utilization plans when a contract has goals, EEO documentation, and contract registration, which must finish before you can invoice through your payee account.

SECTION 4.11

Common mistakes in NYC vendor registration

Smooth registrations versus stalled ones

Do

- ✓ Finish enrollment before your first RFP response
- ✓ Keep one legal name across IRS, state, PASSPort and insurance
- ✓ Name two Vendor Admins and a backup Signatory
- ✓ Calendar the three-year date, HHS PQL updates and policy renewals

Don't

- ✗ Wait for an award letter to start Principal Questionnaires
- ✗ Treat PASSPort self-declaration as M/WBE certification
- ✗ Send ACORD certificates as New York workers' compensation proof
- ✗ Pay a third party to register you; City registration is free

Selling beyond the five boroughs? See the **NY, NYC, NJ and CT comparison table** and the **New York State vendor ID steps**.

Frequently asked questions

How do I register as a vendor with New York City?

Set up your legal entity and EIN, create a Payee Information Portal account, register an NYC.ID login and request a vendor PASSPort account. Then complete the Vendor Enrollment package, including a Principal Questionnaire for each owner of 10% or more and each officer, sign it and submit it. You are enrolled when your status changes to Filed.

How long does PASSPort vendor enrollment take?

MOCS says review takes three to five days on average after you submit. Preparation is the real variable: collecting Principal Questionnaires and documents can take a week or more, and a parent entity that must also enroll adds time.

Is there a fee to register with NYC PASSPort?

No. PASSPort enrollment, HHS prequalification and SBS certification are free. Be wary of companies that charge to register you or imply that paying speeds approval.

Do I need HHS prequalification to bid on NYC contracts?

Only for human and client services RFPs, which require an approved HHS PQL in PASSPort. Discretionary-funding-only organizations use the Discretionary PQL. Vendors of goods, construction or other services do not need it.

What is the NYC small purchase limit in 2026?

As of 2026, small purchases go up to $100,000, and micropurchases up to $20,000 for goods and services or $35,000 for construction. The M/WBE small purchase method allows purchases from certified M/WBEs up to $1.5 million. Confirm current limits with the agency.

What is the NYC Doing Business database?

It is the City's public list of organizations and principals with covered City business, such as contracts reaching $100,000 for goods and services or $500,000 for construction. Listed people face lower contribution limits for City candidates ($400, $320 or $250 depending on the office in the current cycle), and their contributions are not matched with public funds.

→ KEEP GOING

New York State vendor registration

State vendor ID and responsibility questionnaire

rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-state-vendor-registration

New Jersey and Connecticut vendor registration

NJSTART, CTsource and the four-way comparison

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Bonding, insurance and compliance

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Finding RFPs with RFP Detector

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Local government RFPs

rfpdetector.com/rfps/sector/local-government

Free vendor profile

Let buyers find you

rfpdetector.com/for-vendors

END OF CHAPTER 4

Next: 05 New Jersey and Connecticut Vendor Registration

05

CHAPTER 5

New Jersey and Connecticut Vendor Registration

How to register to sell to New Jersey and Connecticut governments, from NJSTART and the Business Registration Certificate to CTsource and CHRO contract compliance, plus a side-by-side comparison with New York State and New York City.

15 min read · 11 sections · Updated November 13, 2026

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KEY TAKEAWAYS

- In New Jersey, register your business with the Division of Revenue and Enterprise Services, get your **Business Registration Certificate (BRC)**, then build a free **NJSTART** vendor profile.
- New Jersey's pay-to-play rules turn on **$17,500**: above it, contracts awarded without a fair and open process bring contribution limits and disclosure forms.
- As of July 1, 2025, local units bid formally above **$17,500**, or **$53,000** with a qualified purchasing agent; construction firms must also hold public works contractor registration before they bid.
- In Connecticut, file with the Secretary of the State, soft-register in **CTsource**, and complete full registration before any award.
- Connecticut contracts carry **CHRO** nondiscrimination and set-aside obligations, and the state contractor contribution ban starts at $50,000.

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New Jersey vendor registration and **Connecticut vendor registration** look simple on paper: one state portal each. In practice, each state layers its own certificates, political contribution rules and contract compliance programs on top, and towns and school districts follow different purchasing laws than state agencies. This chapter gives you the order of operations for both states, the 2026 thresholds that decide which rules apply, and a side-by-side comparison with New York State and New York City so you can plan a tri-state registration in one pass.

> **NOTE** **General information, not legal advice**
> Pay-to-play, registration and compliance rules change, and agencies add their own forms. Confirm current requirements with the agency named in the solicitation or a qualified advisor before you bid or certify anything.

SECTION 5.1

New Jersey and Connecticut vendor registration at a glance

Registration order that avoids rework

01 Federal basics
EIN, and a federal entity registration with a UEI if you also chase federal work.

↓

02 State business filing
NJ: business registration and BRC. CT: Secretary of the State filing.

↓

03 State vendor portal
NJ: NJSTART profile. CT: CTsource soft, then full, registration.

↓

04 Rule-specific steps
Pay-to-play forms, public works registration, CHRO plans or prequalification.

↓

05 Certifications
Small, minority and women-owned business certifications in each state.

Glossary

BRC	New Jersey's Business Registration Certificate, proof that your business is registered with the state.
QPA	Qualified Purchasing Agent. A New Jersey town or school district that appoints one can use the higher bid threshold.
Fair and open process	In New Jersey pay-to-play law, a publicly advertised award process. Contracts awarded without one trigger contribution limits.
CHRO	Connecticut's Commission on Human Rights and Opportunities, which runs state contract compliance.
UNSPSC	The standard product and service codes you select in CTsource.

SECTION 5.2

How do you register in NJSTART?

NJSTART is New Jersey's state procurement system. Registration is free and, according to the Treasury, takes only a few minutes; the work is in the forms you attach. Many standard forms can be completed once in your profile in a shortened version, and inaccurate or outdated profile information can get a submission ruled non-responsive.

NJSTART setup

1. **Register the business first**
   Corporations and LLCs need legal authority to operate in New Jersey (a certificate of formation or foreign authority), then tax registration on Form NJ-REG. That registration is what produces your BRC.
2. **Enroll and set up users**
   Create the company record and add the people who will manage the profile and sign submissions.
3. **Pick categories and certifications**
   Choose the categories that describe what you sell and record any certifications you hold.

4 **Attach standard forms**

Complete the forms most state proposals require: Ownership Disclosure, Disclosure of Investigations and Other Actions, Disclosure of Investment Activities in Iran, Disclosure of Prohibited Activities in Russia/Belarus, and MacBride Principles.

> **Tip:** Update them whenever ownership or legal history changes, not only at renewal time.

5 **Add payment details**

Upload your W-9 electronically and choose electronic payment.

6 **Prepare award documents**

At award, state agencies ask for the Two-Year Chapter 51 political contribution certification and proof of affirmative action compliance, such as Form AA-302.

> **TIP** **One win, many buyers**
>
> New Jersey towns, counties and school districts can often buy from state contracts. A state award through NJSTART can open local sales without a separate bid. To track local and state opportunities in one place, set **RFP Detector alerts** filtered to New Jersey.

SECTION 5.3

The New Jersey Business Registration Certificate

State law requires all contractors and subcontractors on New Jersey public contracts to provide a BRC, issued through the Division of Revenue and Enterprise Services. The exception: a contract below 15% of the buyer's bid threshold, or yearly totals with that buyer below the same level. For a town with a QPA, that is $7,950 as of 2026.

- **Already registered?** Print a BRC online through the Division's site, or check another firm's status with its registration inquiry.
- **Not registered?** File NJ-REG online. Individuals and unincorporated construction contractors with no business tax or employer obligations may qualify for the simpler REG-A.
- **Primes collect subcontractor BRCs.** Every subcontractor needs one too, so ask for it before you list a sub.
- **The BRC is not affirmative action proof.** Form AA-302 (Employee Information Report) is separate and cannot be replaced by the BRC.

SECTION 5.4

New Jersey pay-to-play: Chapter 51 and Chapter 271

New Jersey regulates political contributions by firms seeking public contracts. The 2023 Elections Transparency Act made the state rules uniform by preempting stricter local pay-to-play ordinances, and lowered the reportable contribution level from over $300 to over $200. Cash contributions by business entities are prohibited at any amount. As of 2026, the key contract threshold is still $17,500.

TABLE **Which pay-to-play filing applies (as of 2026)**

Rule	When it applies	What you file or avoid
Chapter 51 (state)	State contracts over $17,500 awarded without a fair and open process	Two-Year Chapter 51 certification (the current form cites Executive Order 333), approved by the Treasury review unit; refile if ownership or contributions change
Local pay-to-play	County and municipal contracts over $17,500 awarded without a fair and open process	Business Entity Disclosure Certification before award; no reportable contributions to covered candidate committees in the prior year
Chapter 271 disclosure	Contracts over $17,500 with public entities, unless the law requires public advertising for bids	Political Contribution Disclosure form at least 10 days before the contract is signed
ELEC annual statement	Firms receiving $50,000 or more in a calendar year from New Jersey public contracts	Form BE with the Election Law Enforcement Commission by March 30; nonprofits are exempt

WORKED EXAMPLE

Worked example: a $40,000 consulting contract

A Morristown IT consultancy is offered a $40,000 professional services contract by a township that has a QPA. Professional services are exempt from public bidding, and the township awards it without a fair and open process. Because the value exceeds $17,500, the firm files a Business Entity Disclosure Certification before award and a Chapter 271 disclosure at least 10 days before signing. A $500 contribution last spring to a township council candidate's committee would bar the award; since 2023, the same gift to the municipal party committee would not. If the firm's public contracts reach $50,000 that year, it also files Form BE by March 30 of the next year.

⚠ WARNING **Contributions by people count too**

The law's definition of a business entity reaches beyond the company to certain owners, officers and their spouses. Brief your principals before they give, and keep a log of every contribution over $200.

SECTION 5.5

New Jersey public works contractor registration

If you build, renovate or repair anything for a New Jersey public entity, you and every subcontractor at every tier must register with the Department of Labor and Workforce Development under the Public Works Contractor Registration Act before you bid on or perform the work. Prevailing wage rules generally apply to the same work; see **prevailing wage and certified payroll**.

$500
New or one-year registration
Non-refundable, as of 2026

$750
Two-year renewal
For firms registered two straight years with no violations

30 days
Processing time to plan for
Applications are online only

Have your FEIN, workers' compensation policy number and dates, and payroll record location ready. Card payments carry a small service fee. Report changes during the registration cycle with the update form.

✕ COMMON MISTAKE **Common mistake: registering after the bid**

Registration must be in place before you bid. Bidding first and applying second can sink an otherwise winning low bid, and listing an unregistered subcontractor can cause the same problem.

SECTION 5.6

NJ bid thresholds under the Local Public Contracts Law

Towns, counties, authorities and fire districts buy under the Local Public Contracts Law; school districts use the Public School Contracts Law. Above the bid threshold, contracts go to formal public bidding; between the quote threshold and the bid threshold, the buyer must solicit at least two quotes where practicable. The State Treasurer adjusted the figures effective July 1, 2025.

TABLE **New Jersey public bidding thresholds (effective July 1, 2025; current as of 2026)**

Buyer	Bid threshold	Quote threshold
Local unit without a QPA	$17,500	$2,625
School district without a QPA	$39,000	$5,850
Local unit or school district with a QPA	$53,000	$7,950
County colleges	$44,900	Check with the college
State Division of Purchase and Property	$304,000	Smaller buys run under delegated purchasing authority

Governing bodies may set lower thresholds, so read each buyer's purchasing resolution. Professional services are exempt from public bidding but still face pay-to-play rules, and some services can be bought through competitive contracting, an RFP-style process under the same law.

NJ local bid package: items that are fatal if missing — CHECKLIST · 6 ITEMS

- [ ] Bid guarantee, when the specifications require one
- [ ] Surety's certificate or consent, when required
- [ ] Statement of ownership listing everyone holding 10% or more
- [ ] Acknowledgment of every addendum
- [ ] Subcontractor list, when required on construction work
- [ ] Also check: public works registration (yours and listed subs'), BRC before award, AA-302 or equivalent, and any non-collusion affidavit the buyer requests

State law treats the first five as mandatory when the documents call for them, and a missing one cannot be cured after bids open. Build a compliance matrix from the bid documents; **building a compliance matrix** shows how.

SECTION 5.7

How do you register in CTsource?

CTsource is Connecticut's state contracting portal, where suppliers register and submit responses. Registration has two levels: a quick **soft registration** that lets you review and respond to solicitations, and a **full registration** that every supplier must finish before it can be awarded a state contract.

Connecticut registration path

1. **File with the Secretary of the State**
   Form your Connecticut entity, or register an out-of-state entity to transact business here, and keep annual reports current so your status stays active. Register with the Department of Revenue Services if you will collect or owe state taxes.
2. **Soft-register in CTsource**
   Complete the short web form with your business information and FEIN. If your FEIN is already on file, someone in your organization registered before you; ask CTsource support to add you to that account.
3. **Choose UNSPSC codes**
   Select the codes that match your products and services so your profile is classified correctly. Specific codes beat broad ones.

   > **Tip:** To watch Connecticut buyers alongside every other market, set an **RFP Detector alert** filtered to Connecticut.
4. **Complete full registration**
   Log in and upload your W-9, the required affidavits and your insurance certificates. Finish this before you win; an award cannot be made until it is done.
5. **Add your team**
   The main contact can grant access and permissions to other staff.

6

Add certifications and prequalification

Small and minority-owned firms can certify with DAS Supplier Diversity. Construction firms bidding publicly funded projects over $1 million in designated classifications need DAS contractor prequalification (transportation work is prequalified separately by the state transportation department).

> ☆ PRO TIP **Pro tip: finish full registration now**
>
> Suppliers often soft-register, bid, win, and then scramble for affidavits and certificates while the award waits. Full registration is a one-time job. Do it the week you soft-register.

DAS small and minority business certification requires a principal place of business in Connecticut and independence from other firms. For-profits must hold a federal entity registration, covered in **federal vendor registration and UEI**; nonprofits' revenue may not exceed $20 million. Minority business status requires at least 51% ownership and day-to-day control by people with minority status as state law defines it, which includes women and people with disabilities. Certification runs two years and is renewable. Compare programs in **Connecticut SBE and MBE certification**.

SECTION 5.8

CHRO contract compliance and Connecticut contribution rules

Every Connecticut state contractor and subcontractor agrees not to discriminate in recruiting, hiring and employment, and state contracts carry nondiscrimination clauses that flow down to your subs. CHRO monitors compliance; state agencies report contracts over $3,000 to it. For how affirmative action duties work across states, see **EEO and affirmative action**.

- **Set-aside goals.** Each agency sets an annual goal of at least 25% of its projected contract spending with certified small contractors, with 6.25% going to certified minority businesses, and may set contracts aside for them.
- **Good Faith Efforts plans on public works.** From July 1, 2026, contractors file a Short Form plan on projects with $150,000 to under $1 million in state funding, and a Long Form plan at $1 million or more, or above $150,000 for construction managers. CHRO runs free monthly virtual technical assistance sessions.
- **State contractor contribution ban.** Firms holding or seeking a state contract worth $50,000 or more, or several totaling $100,000 or more in a calendar year, and their principals may not contribute to candidates for offices in the branch they contract with, or to party committees, and may not solicit such contributions from employees or subcontractors.

EXAMPLE **Example: a Hartford HVAC subcontractor**

A certified minority-owned HVAC firm bids as a subcontractor on a town school renovation with $2 million in state funding. The general contractor files a Long Form Good Faith Efforts plan showing how it is working toward the project's goals, and certified subcontractors like this firm help it get there, so the firm sends its DAS certificate with its quote. Because state money is involved, CHRO rules apply even though the buyer is a town.

SECTION 5.9

Connecticut state versus municipal purchasing

TABLE **Selling to the state versus Connecticut towns**

Topic	State agencies	Towns and boards of education
Where you register	CTsource (full registration before award)	Each town's own vendor list or bid process
Bid thresholds	State statutes and DAS procedures	Each town's charter, ordinance or purchasing policy, so they vary
Compliance	CHRO clauses, set-aside goals, contribution ban, affidavits	Town forms, plus CHRO rules when state money funds the project
Construction	DAS prequalification over $1 million	Same prequalification on publicly funded projects over $1 million
Shortcut	Statewide contracts	Towns can often buy from statewide contracts

The practical takeaway: register once with the state, then keep a short file of town-specific requirements as you bid locally. Filter **state government** and **local government** RFPs in RFP Detector to see both markets.

SECTION 5.10

NY vs NYC vs NJ vs CT: side-by-side comparison

TABLE Tri-state vendor registration compared (as of 2026)

Topic	New York State	New York City	New Jersey	Connecticut
Core registration	Statewide Financial System vendor ID	PASSPort account and Vendor Enrollment (Filed)	NJSTART vendor profile	CTsource, soft then full
Business prerequisite	Department of State filing	State filing, payee account; Charities Bureau for nonprofits	Business Registration Certificate	Secretary of the State filing
Integrity disclosure	Vendor responsibility questionnaire	Vendor and Principal Questionnaires	Ownership, investigations, Iran and Russia/Belarus forms	Affidavits at full registration
Political contributions	Procurement lobbying contact rules	Doing Business limits of $400, $320 or $250	Chapter 51, local pay-to-play, Chapter 271, ELEC annual statement	Contractor contribution and solicitation ban
Extra prequalification	Varies by agency	HHS prequalification; agency prequalified lists	Public works contractor registration	DAS contractor prequalification over $1 million
Diversity certifier	Empire State Development (MWBE); OGS (SDVOB)	Small Business Services (M/WBE, EBE, LBE)	Division of Revenue and Enterprise Services	DAS Supplier Diversity (SBE, MBE)
Local formal bidding	Municipalities: public works over $35,000, purchases over $20,000	Formal methods above $100,000	Over $17,500, or $53,000 with a QPA	Set by each town

Details for each column: **New York State**, **New York City** and the City's **Doing Business rules**. Certification details: **New Jersey** and **Connecticut**.

SECTION 5.11

Common mistakes in New Jersey and Connecticut registration

Habits that keep registrations clean

Do

- Get the BRC and public works registration before bid day
- Log every political contribution by the firm and its principals
- Finish CTsource full registration before you need it
- Read each town's purchasing resolution for its thresholds

Don't

- Assume a stricter local pay-to-play ordinance still applies
- List subcontractors without checking their BRC and registration
- Leave NJSTART forms outdated after an ownership change
- Pay a third party for portal registrations you can complete yourself

Track renewal dates for all of these in one place with **the renewal calendar**, and review bonding and insurance in **bonding, insurance and compliance**.

Frequently asked questions

Q How do I register as a vendor with the State of New Jersey?

Register your business with the Division of Revenue and Enterprise Services (forming or authorizing your entity first if it is a corporation or LLC), obtain your Business Registration Certificate, then enroll in NJSTART. Choose your categories, attach standard disclosure forms and a W-9, and keep the profile current.

Q Do I need a Business Registration Certificate to bid in New Jersey?

Yes, for almost any public contract. State law requires contractors and subcontractors to provide a BRC unless the contract, or the year's total with that buyer, is below 15% of the buyer's bid threshold. Buyers must have it before award, and many ask for it with the bid.

Q What is the New Jersey bid threshold in 2026?

Since July 1, 2025, local units without a qualified purchasing agent bid formally above $17,500, school districts without one above $39,000, and units with a QPA above $53,000. Quote thresholds are 15% of those figures. Governing bodies may set lower limits.

Q Does New Jersey pay-to-play apply to small businesses?

Yes. Size does not matter; contract value and award method do. Contracts over $17,500 awarded without a fair and open process trigger contribution limits and disclosures, Chapter 271 disclosure applies to most contracts over $17,500 that are not publicly bid, and firms with $50,000 or more in public contracts in a year file an annual statement.

Q Who must register under New Jersey's Public Works Contractor Registration Act?

Every contractor and subcontractor, at every tier, that bids on or performs construction-related public works for a New Jersey public entity. Register before bidding. As of 2026 the fee is $500 for a new or one-year registration and $750 for an eligible two-year renewal; allow 30 days.

Q How do I register in CTsource?

Make sure your business is filed with the Connecticut Secretary of the State, then complete CTsource soft registration, which lets you respond to solicitations. Select UNSPSC codes that describe what you sell, and complete full registration (W-9, affidavits, insurance certificates) before any award.

→ KEEP GOING

New York City vendor registration
PASSPort, HHS prequalification and Doing Business rules
rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-city-vendor-registration

New York State vendor registration
rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-state-vendor-registration

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Bonding, insurance and compliance
rfpdetector.com/guides/how-to-register-for-government-contracts/bonding-insurance-and-compliance-requirements

Building your contract search strategy
rfpdetector.com/guides/how-to-find-government-contracts/building-your-contract-search-strategy

Construction RFPs
Public works opportunities
rfpdetector.com/rfps/category/construction

Search all RFPs
Filter by state, buyer and category
rfpdetector.com/search

END OF CHAPTER 5 Next: 06 Small-Business and Diversity Certifications (MWBE, DBE, SDVOB, 8(a) and More)

06

CHAPTER 6

Small-Business and Diversity Certifications (MWBE, DBE, SDVOB, 8(a) and More)

A plain-English map of the small-business and diversity certifications that matter in New York, New Jersey, Connecticut and federally: who qualifies, what each one gets you, and which to pursue first.

16 min read · 10 sections · Updated November 13, 2026

Read this chapter online

KEY TAKEAWAYS

- A certification never wins a contract by itself. It unlocks set-asides, direct awards, price preferences and subcontracting goals, so pair it with active bidding.
- Federal programs (8(a), HUBZone, WOSB/EDWOSB, SDVOSB/VOSB) run through the SBA, cost nothing and require an active federal entity registration.
- DBE and 8(a) rules changed in 2025–2026: owners now prove disadvantage individually, and DBE goals pause in each state until its reevaluation ends.
- NYS MWBE, NYS SDVOB and NYC M/WBE are separate certifications, each lasting five years with upkeep along the way.
- Certify where your likeliest buyers are, then use fast-track options.

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6.10 Which certifications should you pursue? A decision table 86

Small-business and diversity certifications officially confirm that your company is small, or owned and controlled by women, minority-group members, veterans or disadvantaged owners, or located in an underserved area. They don't win government contracts by themselves, but they open doors closed to everyone else: set-aside competitions, direct awards, price preferences and the participation goals that push large primes to hire certified firms. This chapter covers the small business certifications for government contracts that matter in New York, New Jersey and Connecticut, plus the federal programs, so you can pick the two or three worth your time and apply once, correctly.

> **NOTE** **General information, not legal advice**
>
> Certification rules changed significantly in 2025 and 2026. Thresholds, caps and fees here are as of 2026. Confirm eligibility with the certifying agency, or a free APEX Accelerator or Small Business Development Center counselor, before you apply or rely on a certification in a bid.

SECTION 6.1

How do small-business certifications help you win contracts?

Each program uses one or more of these mechanisms, which tells you where the money is.

TABLE **Five ways a certification turns into contract dollars (as of 2026)**

Mechanism	How it works	Where you'll see it
Set-aside	Competition is limited to small or certified firms.	Federal small business, 8(a), HUBZone, WOSB, SDVOSB; NJ SBE and DVOB; CT SBE/MBE
Direct award	The buyer may award without full competition, up to a limit.	8(a) sole-source (up to $8.5M manufacturing, $5.5M other); NYS discretionary buys from MWBEs and SDVOBs up to $1.5M; NYC M/WBE noncompetitive small purchases up to $1.5M
Price preference	Your price is treated as lower during evaluation.	HUBZone 10% preference in full and open federal competitions
Participation goals	Primes must subcontract a share to certified firms or document good-faith efforts.	NYS MWBE and SDVOB, NYC M/WBE, Port Authority, DBE
Agency-wide goals	Agencies are measured on spending with certified firms, so buyers look for you.	Federal, state and city goal programs

23%
Federal small-business prime contracting goal
Government-wide statutory goal

5%
Federal goal for service-disabled veteran-owned firms
Raised from 3% by the FY2024 defense authorization law

30%
New York State MWBE participation goal

6%
New York State SDVOB participation goal

✕ COMMON MISTAKE **Common mistake: certify, then wait**

Buyers rarely call newly certified firms. Go find the doors: use the Set-aside filter in RFP Detector search, and add your certifications to your free vendor profile so your Fit score reflects them and primes can find you.

SECTION 6.2

Federal certifications: 8(a), HUBZone, WOSB/EDWOSB and VetCert

The U.S. Small Business Administration (SBA) certifies all four federal programs through one online portal, free, and every federal agency honors the result. Your federal entity registration and UEI must be active first, and you must be small under the SBA size standard for each contract's industry (NAICS) code. You can be small for one code and too large for another.

TABLE **SBA certification programs (as of 2026)**

Program	Core eligibility	Main benefits	Term and upkeep
8(a) Business Development	At least 51% owned and controlled by socially and economically disadvantaged U.S. citizens; owner net worth under $850,000, three-year average income of $400,000 or less, assets of $6.5M or less; usually two years in business	Sole-source awards, 8(a) set-asides, mentor-protégé joint ventures	Nine years maximum; annual review; once per lifetime

Program	Core eligibility	Main benefits	Term and upkeep
HUBZone	51% owned and controlled by U.S. citizens (or certain tribal or community entities); principal office in a HUBZone; at least 35% of employees live in one	Set-asides; 10% price preference; 3% federal goal	Recertify every year; SBA program exam at least every three years
WOSB / EDWOSB	51% unconditionally owned and controlled by women who are U.S. citizens; EDWOSB adds the 8(a) economic limits	Set-asides in industries where women-owned firms are underrepresented; 5% federal goal	Recertify every three years; report changes that affect eligibility promptly
SDVOSB / VOSB (VetCert)	51% owned and controlled by veterans (VOSB) or service-disabled veterans with a VA determination (SDVOSB)	SDVOSB set-asides and sole-source awards; VA Veterans First priority; 5% goal	Recertify every three years

What changed in 2026. An SBA rule effective September 10, 2026 ended the presumption of social disadvantage for individually owned 8(a) applicants; they now meet a new evidence-based test. It applies to new applications and to those pending on that date; current participants don't have to re-establish disadvantage solely because of the rule. Veterans can no longer self-certify for federal SDVOSB set-asides; VetCert certification is required.

> ☆ PRO TIP **Pro tip: plan for the limits on subcontracting**
>
> On a federal set-aside you must do much of the work yourself: as of 2026, you generally can't pay firms without your status more than 50% on services or supplies, 85% on general construction or 75% on specialty trades. See **limitations on subcontracting**.

SECTION 6.3

DBE and ACDBE certification through state UCPs

The U.S. Department of Transportation's Disadvantaged Business Enterprise (DBE) program covers federally funded highway, transit and airport projects; the Airport Concession DBE (ACDBE) program covers airport food, retail and car rental. Each state certifies through one Unified Certification Program (UCP), and that single certification is honored by every federally funded transportation agency in the state. New York's UCP members are the MTA, the state Department of Transportation, the Niagara Frontier Transportation Authority and the Port Authority; New Jersey and Connecticut run their own UCPs.

⚠ WARNING **The DBE program changed in 2025 and 2026**

A rule issued October 3, 2025 and finalized September 25, 2026 removed race- and sex-based presumptions. Each owner claiming disadvantage now submits an individualized personal narrative about specific hardship, barriers or denied opportunities from their own experience, without relying on race or sex, plus a current personal net worth statement.

UCPs must reevaluate every certified firm by December 24, 2026 (one 90-day extension is possible). Until a state's UCP finishes, agencies there can't set DBE contract goals or count DBE participation. Firms that never submit are disqualified after notice.

- **Ownership and control:** at least 51% owned by disadvantaged individuals who also run daily operations.
- **Net worth:** each disadvantaged owner at or below $2,047,000 (as of 2026), after allowed exclusions.
- **Size:** small under SBA standards and under the program's inflation-adjusted gross receipts cap.
- **Real work:** participation counts only when the DBE performs a commercially useful function, managing and doing its own share of the job.

Certified at home and expanding? Apply in another state using your home-state file; under the 2024 interstate rule, the second certifier generally acts within 60 days of a complete package.

TEMPLATE

Personal narrative outline for disadvantage-based certifications

Copy-ready online

A structure for the individualized narrative DBE and ACDBE certifiers now require. It also helps with NYC EBE and New Jersey SEDB documentation. The agency's own instructions come first.

WHEN TO USE When a certifier asks each disadvantaged owner for a personal narrative. Describe specific events from your own life and quantify the economic harm.

PERSONAL NARRATIVE OF SOCIAL AND ECONOMIC DISADVANTAGE
Owner: [OWNER_FULL_NAME] Firm: [FIRM_LEGAL_NAME] Ownership: [OWNERSHIP_PERCENT]%
Certification sought: [PROGRAM_NAME] with [CERTIFYING_AGENCY]

1. BACKGROUND
[BACKGROUND: education, career path, when and why you started the firm]

2. SPECIFIC INSTANCE OF DISADVANTAGE (repeat for each instance)
What happened: [EVENT_DESCRIPTION]
When and where: [DATE_RANGE], [LOCATION]
How similarly situated people were treated: [COMPARISON]
Supporting evidence: [EVIDENCE_LIST]

3. ECONOMIC HARM
Type of harm: [HARM_TYPE]
Estimated dollar impact and method: [DOLLAR_ESTIMATE]
Effect on the business today: [CURRENT_EFFECT]

4. CERTIFICATION
This narrative describes my own experiences and is true and complete to the best of my knowledge.
Signature: [SIGNATURE] Date: [DATE]
Attached: personal net worth statement dated [PNW_DATE] and the evidence listed above.

FIELDS TO FILL IN · 4

[EVENT_DESCRIPTION]	One concrete event, such as a loan denial, lost bid or blocked promotion.
[COMPARISON]	How people with similar qualifications or finances were treated in the same situation.
[EVIDENCE_LIST]	Denial letters, emails, bid results or witness statements. Not always required, but it adds credibility.
[DOLLAR_ESTIMATE]	A reasonable estimate plus the arithmetic, such as the profit on a contract you couldn't finance.

SECTION 6.4

New York State MWBE and SDVOB certification

NYS MWBE (Empire State Development)

- At least 51% owned, operated and controlled by minority-group members or women who are U.S. citizens or permanent residents.
- No more than 300 employees, independent of other firms, and generally operating for at least a year.
- Each qualifying owner's personal net worth at or below $15 million (adjusted for inflation) after allowed exclusions such as your primary residence and your stake in the firm.
- Authority to do business in New York; out-of-state firms should first certify at home if a similar program exists.

Certification lasts five years, and recertification can start 90 days before expiration. The state reported average determinations under 90 days in fiscal 2024–25. The payoff: the 30% statewide goal, which makes primes name certified firms in utilization plans, and agency purchases directly from certified MWBEs and SDVOBs up to $1.5 million without formal bidding.

NYS SDVOB (Office of General Services)

OGS's Division of Service-Disabled Veterans' Business Development requires at least 51% ownership and daily control by veterans with a service-connected disability rating of 10% or more. The business must have no more than 300 employees, not dominate its field, and be located in New York or have a significant presence there. You apply online with a NY.GOV business account; certification lasts five years and supports the 6% goal. It's separate from federal VetCert, so state and federal sellers need both. Set up your **New York State vendor ID** as well, or you can't be paid.

SECTION 6.5

New York City M/WBE, EBE and Port Authority certification

NYC M/WBE. The NYC Department of Small Business Services (SBS) certifies firms at least 51% owned, operated and controlled by U.S. citizens or permanent residents who are women or members of designated groups (Black, Hispanic, Asian-Pacific, Asian-Indian or Native American), with at least a year of sales. The main office must be in the five boroughs, nearby New York counties (Nassau, Suffolk, Westchester, Putnam, Rockland) or Bergen, Hudson or Passaic in New Jersey, unless you show a substantial City presence. Nonprofits are excluded.

You'll need a City vendor number and PASSPort account first (**NYC vendor registration**). Certification lasts five years, material changes must be reported to SBS within 45 days, and firms holding a partner organization's certification with six months left can use Fast Track. Benefits include M/WBE goals on City contracts and the noncompetitive small purchase method, which lets agencies award up to $1.5 million directly (as of 2026).

NYC EBE. The Emerging Business Enterprise program is for owners who have individually faced social and economic disadvantage, including trouble getting capital and credit. Each owner's net worth must be under $1 million and the firm must have operated a year; firms outside the City need 25% of receipts from City business or a City license. It lasts five years with an annual affirmation.

Port Authority of New York and New Jersey. The Port Authority certifies MBE, WBE and SBE firms for its own goals and certifies DBEs as a UCP member. SBE status requires a New York or New Jersey main office and revenue under industry-specific caps; confirm current criteria with its certification office.

SECTION 6.6

New Jersey SBE, MBE, WBE and veteran certifications

The New Jersey Division of Revenue and Enterprise Services takes one online application for several certifications; the usual $100 fee is waived indefinitely (as of 2026). Certified firms periodically file a verification statement confirming no eligibility-changing shifts in ownership, revenue or control.

TABLE **New Jersey certifications (as of 2026)**

Certification	Key test	Used for
SBE	New Jersey principal place of business; goods and services revenue category of up to $500,000, $5M or $12M (or the federal standard if higher); construction has its own limit	The 25% small-business set-aside goal
MBE / WBE	51% owned, controlled and managed by minority-group members or women	Agency participation goals
VOB / DVOB	NJ principal place of business; 51% veteran- or disabled-veteran-owned and controlled (VA-verified SDVOSBs qualify for DVOB)	The 3% DVOB set-aside goal
SEDB	51% owned and controlled by socially and economically disadvantaged people; owner net worth up to $1,320,000	Disadvantage-based certification added in 2025
LGBTQ+-owned	51% owned and controlled by LGBTQ+ people	Agency outreach

Certification doesn't replace registration: you still need a Business Registration Certificate and NJSTART account, and contractors need public works contractor registration (**NJ and CT registration**).

SECTION 6.7

Connecticut SBE and MBE certification (DAS Supplier Diversity)

- **Principal place of business in Connecticut.** A Connecticut field office of an out-of-state firm doesn't qualify.
- **Federal small-business registration.** For-profits must be registered as small in their federal entity registration, because Connecticut follows federal size standards. Nonprofits skip this but need revenue of $20 million or less.
- **Independence** from other companies for staff, equipment, financing and bonding.
- **MBE adds** 51% ownership by people with minority status under state law (racial and ethnic minorities, women and people with disabilities) who run the business.

Certification is free and lasts two years. State law directs agencies to set aside at least 25% of eligible purchases for certified small contractors, a quarter of that (6.25% of the total) for MBEs. Register in **CTsource** too, and expect CHRO paperwork on larger contracts (**compliance requirements**).

SECTION 6.8

Reciprocity: does one certification count somewhere else?

There's no universal reciprocity, but these shortcuts save time:

TABLE **Fast-track and reciprocity options (confirm with each agency)**

If you hold	It helps with	How
Any SBA certification	Every federal agency	Recognized government-wide
DBE from your home-state UCP	DBE elsewhere	Interstate application; decision generally within 60 days
Home-state MBE/WBE	NYS MWBE for out-of-state firms	New York expects home-state certification first
A partner certification with 6+ months left	NYC M/WBE	SBS Fast Track
Port Authority or New York certification	New Jersey MBE/WBE	New Jersey fast track
Federally verified SDVOSB status	New Jersey DVOB	Accepted if your principal place of business is in New Jersey

SECTION 6.9

How to apply: documents, steps and timeline

Apply the right way

1. **Confirm eligibility**
   Check size, ownership, control, location and net worth tests on the agency's eligibility page before investing hours.

2 **Fix ownership and control paperwork**

The qualifying owner must own on paper and control in practice: sign bank documents, approve bids, hire and make technical decisions.

> **Tip:** A non-qualifying partner with veto power over ordinary decisions is a frequent reason for denial.

3 **Assemble and submit**

Gather the checklist items in one folder and apply online with a legal name, address and tax ID that match your registrations exactly.

4 **Prepare for the interview**

Expect a virtual or in-person interview or site visit. The owner should explain estimating, supervision, equipment and how the firm was funded.

5 **Answer requests fast**

Missing an information-request deadline can close your file.

6 **Put it to work**

Add the certification to your registrations and **vendor profile** and record the **renewal date**.

Certification document checklist

CHECKLIST · 10 ITEMS

- [ ] Formation documents: articles, operating agreement or bylaws, DBA filing
- [ ] Stock or membership records and proof of the owner's own investment
- [ ] Proof of citizenship or permanent residence for qualifying owners
- [ ] Business and personal tax returns (often three years)
- [ ] Personal net worth statement on the agency's form
- [ ] Bank signature cards or a bank letter naming signers
- [ ] Owner and key-manager resumes
- [ ] Leases or deeds, equipment titles or leases, licenses and permits
- [ ] Recent contracts, invoices and proof of payment
- [ ] UEI and state or city vendor IDs; for veterans, DD-214 and VA rating letter

Typical timeline (varies by agency)

Weeks 1–2 — Prepare
Confirm eligibility and gather documents.

Week 3 — Submit
File online and save a PDF copy.

Weeks 4–10 — Review
Questions, document requests and an interview.

About 3 months — Decision
New York State averaged under 90 days in 2024–25; federal 8(a) has run longer in 2026. Denials can usually be appealed.

What speeds approval and what stalls it

Speeds it up

- ✓ Identical names and addresses on every document
- ✓ An owner who explains operations without help
- ✓ Clear proof of the owner's capital going in

Stalls it

- ✗ Expired licenses or unsigned tax returns
- ✗ A non-qualifying partner controlling money
- ✗ Shared staff or equipment with a related company and no written agreement

> ⚠ **WARNING** **Never become (or use) a front**
> A front claims certified ownership while someone else controls the business, or passes work through without performing it. Consequences include decertification, debarment, repayment and criminal charges. If a prime asks to borrow your certification, walk away.

SECTION 6.10

Which certifications should you pursue? A decision table

TABLE Where to start, by situation

Your situation	Start with	Add next
Woman- or minority-owned firm selling to NYC agencies	NYC M/WBE	NYS MWBE; Port Authority MBE/WBE
Service-disabled veteran-owned firm in New York	SBA VetCert (SDVOSB)	NYS SDVOB
Contractor chasing highway, transit or airport work	DBE through your home-state UCP	NYS MWBE or Port Authority certification
New Jersey small business selling to the state	NJ SBE plus MBE, WBE, VOB or SEDB if eligible	Port Authority if you target its work
Connecticut small business	CT SBE (and MBE if eligible)	SBA programs that fit
HUBZone-based firm that hires locally	HUBZone	WOSB, VetCert or 8(a) if eligible
Disadvantaged owner, two-plus years in business, federal focus	8(a), timed for active bidding (once per lifetime)	WOSB/EDWOSB or VetCert
Nonprofit	Registration and prequalification	CT SBE if revenue is $20M or less

WORKED EXAMPLE

Worked example: a Queens electrical contractor chooses

✓ STRONG

> A woman-owned Queens electrical contractor (four years old, 14 employees) chases City jobs, MTA subcontracts and airport work. She files NYC M/WBE first, since City agencies can buy from her directly and City primes need M/WBE subs; NYS MWBE second, because the MTA counts state certification; Port Authority WBE third. She waits on DBE until her UCP finishes reevaluation, and on WOSB until she bids federally.

Frequently asked questions

How long does MWBE certification take in New York?

New York State reported average MWBE determinations under 90 days in fiscal 2024–25, some in about 30 days. NYC M/WBE timing varies. Plan on about three months and apply well before a specific bid.

Do I need a certification to bid on government contracts?

No. Most public contracts are open to any responsible, registered business. Certification matters for set-asides, direct awards, price preferences and participation goals. Registration comes first; see getting bid-ready.

Are these certifications free?

Yes. As of 2026 the SBA programs, NYS MWBE and SDVOB, NYC M/WBE and EBE, and Connecticut SBE/MBE charge no application fee, and New Jersey has waived its $100 fee indefinitely. APEX Accelerators help for free.

What is the difference between MWBE and DBE certification?

MWBE certifications are state or city programs for that government's own contracts, such as NYS MWBE or NYC M/WBE. DBE is a federal transportation program for federally funded highway, transit and airport work, certified by each state's UCP. Since 2025–2026, DBE owners must prove disadvantage individually through a personal narrative; NYS and NYC MWBE still use ownership, control, size and net worth tests.

Can I hold both New York State MWBE and NYC M/WBE?

Yes, and many firms do. They're separate programs, each counting toward its own government's goals. Ask SBS whether your state certification qualifies for Fast Track.

Is the SBA 8(a) program still accepting applications in 2026?

Yes. A rule effective September 10, 2026 changed how individually owned applicants show social disadvantage, and it also applies to applications pending on that date, so pending applicants may need to update their submissions. The economic limits (net worth under $850,000, average income of $400,000 or less, assets of $6.5 million or less) didn't change. Expect longer reviews.

→ KEEP GOING

Federal vendor registration and your UEI

Required before SBA certification

rfpdetector.com/guides/how-to-register-for-government-contracts/federal-vendor-registration-and-uei

New York City vendor registration

PASSPort and your City vendor number

rfpdetector.com/guides/how-to-register-for-government-contracts/new-york-city-vendor-registration

Bonding, insurance and compliance

What certified firms still must carry and report

rfpdetector.com/guides/how-to-register-for-government-contracts/bonding-insurance-and-compliance-requirements

Keeping registrations active

Renewal dates for every certification

rfpdetector.com/guides/how-to-register-for-government-contracts/keeping-registrations-active-and-avoiding-mistakes

Subcontracting and teaming

rfpdetector.com/guides/how-to-find-government-contracts/subcontracting-and-teaming-opportunities

Search RFPs by set-aside

rfpdetector.com/search

END OF CHAPTER 6

Next: 07 Bonding, Insurance and Compliance Requirements

07

CHAPTER 7

Bonding, Insurance and Compliance Requirements

What public buyers require before they sign: surety bonds and the laws behind them, insurance and certificates, prevailing wage and certified payroll, EEO, vendor responsibility, lobbying and gift rules, and record keeping.

16 min read · 9 sections · Updated November 13, 2026

Read this chapter online

KEY TAKEAWAYS

- Federal construction contracts over $150,000 require performance and payment bonds under the Miller Act (as of 2026), and New York, New Jersey and Connecticut have their own bond laws.
- A surety bond is credit, not insurance: if the surety pays a claim, you repay it. Build bonding capacity before you need it, and use the SBA guarantee if you're new.
- Insurance requirements live in each solicitation. Price any upgrades into your bid, and get endorsements, not just a certificate.
- Prevailing wage, EEO, lobbying and gift rules carry real penalties, including debarment. Learn them before you bid.
- Keep contract records for years after final payment: at least three for federal work and six for New York State contracts.

IN THIS CHAPTER

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7.9 Record keeping: what to keep and for how long 100

Winning a public contract is only half the job; you also have to prove you can stand behind it. Bonding and insurance requirements for government contracts protect the agency, your workers and your subcontractors, and compliance rules on wages, hiring, lobbying and records keep the process honest. This chapter explains each requirement in plain English, with the federal, New York, New Jersey and Connecticut rules side by side, so you can price them into your bid and avoid surprises at signing.

> **NOTE** **General information, not legal advice**
>
> Thresholds and rules here are as of 2026 and change. Each solicitation sets its own requirements, which can be stricter than the law. Confirm with the contracting agency, your surety agent, your insurance broker or a qualified attorney before you rely on them.

SECTION 7.1

What are bid, performance and payment bonds?

A surety bond is a three-party promise. You (the principal) promise the agency (the obligee) to do something, and a surety company guarantees that promise. Unlike insurance, the surety expects no losses: you sign an indemnity agreement, so if the surety pays a claim, you pay it back. Treat bonding like a line of credit.

TABLE **The three bonds you'll meet most (as of 2026)**

Bond	What it guarantees	Typical amount	When you provide it
Bid bond (bid guarantee)	If you win, you'll sign the contract at your bid price and deliver the final bonds	Federal: normally 20% of the bid price, capped at $3 million. NJ local contracts: 10% of the bid, up to $20,000. Others: per solicitation	With your bid
Performance bond	You'll complete the work as the contract requires	Often 100% of the contract price	At contract signing
Payment bond	You'll pay subcontractors, laborers and suppliers	Often 100% of the contract price	At contract signing

You may also see maintenance, supply and permit bonds. A certified check can sometimes replace a bid bond.

✕ COMMON MISTAKE **Common mistake: bidding before your surety says yes**

If a bid requires bonds and your surety won't write the final bonds, you may lose the award, forfeit the bid guarantee and damage your reputation with that agency. Send your surety agent the bid documents as soon as you decide to bid, using your **bid/no-bid knock-out questions**.

SECTION 7.2

The Miller Act and the NY, NJ and CT Little Miller Acts

Subcontractors can't put a lien on public property, so the law requires payment bonds on public construction instead. The federal law is the Miller Act; state versions are called Little Miller Acts. Agencies can require bonds below these thresholds; the solicitation controls.

TABLE **Public construction bond laws in the tri-state area (as of 2026; verify for your project)**

Jurisdiction	Law	When bonds are required	Notes for subcontractors
Federal	Miller Act	Performance and payment bonds on construction contracts over $150,000. From $35,000 to $150,000, the contracting officer uses alternative payment protections such as letters of credit or escrow	Lower-tier claimants without a contract with the prime generally must give the prime written notice within 90 days of their last work; suits within one year
New York	State Finance Law §137	Payment bonds on public improvement contracts of the state, municipalities and public authorities. The agency head may waive bonds on contracts under $100,000 and withhold 20% of progress payments instead	Claimants with no contract with the prime give written notice within 120 days of their last work; suits within one year after the public owner accepts the project
New Jersey	N.J.S.A. 2A:44-143	Payment and performance bond on public buildings and works, up to 100% of the bid. May be waived on state contracts of $200,000 or less and local or school contracts of $100,000 or less	Only one combined payment and performance bond per construction contract
Connecticut	C.G.S. §49-41	Payment bond in the amount of the contract on state or municipal public works over $100,000	Performance bonds follow separate thresholds and each solicitation's terms

> ⚠ **WARNING** **Check the deadlines if you're a subcontractor**
> Bond claim rights are usually lost by missing notice deadlines. Track your last day of work on every public job and send notices in a way you can prove.

SECTION 7.3

How to get bonded and build bonding capacity

Work through a surety agent who specializes in contract bonds. Underwriters look at the three Cs: **character** (integrity and track record), **capacity** (experience with jobs of this size and type) and **capital** (working capital, net worth and credit). The result is a bonding line with a single-job limit and an aggregate limit on all bonded work in progress.

Get your first bonding line

1. **Find a contract surety agent**
   Ask contractors you trust, your accountant or a trade association. If you want the SBA guarantee, choose an SBA-authorized agent.
2. **Prepare your financials**
   Year-end statements (CPA-reviewed or audited as you grow), interim statements, a work-in-progress (WIP) schedule, receivables and payables aging, your bank line, owner resumes and a list of completed projects.
3. **Sign the indemnity agreement**
   Sureties usually require personal indemnity from owners, and sometimes from spouses. Have your attorney review it first.
4. **Request bonds job by job**
   Send each bid package early. The surety issues the bid bond with a power of attorney and, if you win, the performance and payment bonds.
5. **Grow your capacity**
   Finish jobs on time and on budget, keep profits in the business, maintain a bank line, move to CPA-reviewed statements and resolve disputes before they become claims.

> 💡 **Tip:** Ask your agent what would raise your limits. Most give specific targets.

$150,000
Miller Act bond threshold for federal construction
As of 2026

20%
Usual federal bid guarantee
Capped at $3 million

$9M / $14M
SBA guarantee contract limit
Non-federal / federal contracts

0.6%
SBA fee on performance and payment bond guarantees
Of the contract price; no fee on bid bonds

The SBA Surety Bond Guarantee Program

If you can't get bonded in the standard market, the SBA guarantees bid, performance, payment and ancillary bonds issued by participating sureties, so they will bond newer, smaller firms. As of 2026 it covers contracts up to $9 million, or $14 million for federal contracts. You must be small under SBA size standards and pass the surety's credit, capacity and character review. The SBA charges 0.6% of the contract price on performance and payment bond guarantees (refunded if the bond isn't issued) and nothing on bid bonds, on top of the surety's premium. Apply through an SBA-authorized surety agent.

WORKED EXAMPLE

Worked example (illustrative numbers): sizing a bid to your bonding line

> A Long Island sitework contractor has a $1.2 million single-job limit and a $3 million aggregate, with $2.1 million of bonded work in progress. A $1.6 million school paving contract exceeds the single-job limit, and adding it would push the aggregate to $3.7 million. Her options: request a one-time increase backed by updated statements, use the SBA guarantee, subcontract to a larger prime, or bid a $700,000 job that fits instead.

PRO TIP **Pro tip: price the premium into every bid**

Bond premiums are usually quoted as a percentage of the contract price on a sliding scale. Get your agent's rate schedule now so every estimate includes the true cost. See **pricing a government contract from the bottom up**.

SECTION 7.4

What insurance do government contracts require?

Every solicitation has an insurance section listing required coverage, minimum limits and endorsements. Read it before pricing: adding coverage takes time and money. The limits below are common starting points, not rules.

TABLE **Common coverage on public contracts (always check the solicitation)**

Coverage	What it covers	What buyers commonly ask for
Commercial general liability	Injury to others and damage to their property	Often $1 million per occurrence and $2 million aggregate; more on construction and larger contracts
Workers' compensation and employer's liability	Employee injuries	Statutory workers' comp under state law, plus employer's liability at the limits the contract sets
New York disability and paid family leave	Off-the-job disability and family leave benefits	Required for most New York employers; proof is required for New York public contracts
Commercial auto	Vehicles used for the work	Often $1 million combined single limit
Umbrella or excess	Limits above the policies listed	Commonly $1 million to $5 million or more, depending on risk
Professional liability (E&O)	Errors in professional advice or design	Common for consultants, engineers, architects and IT firms
Cyber liability	Data breaches and network incidents	Increasingly common when you handle government data or systems
Project-specific	Builder's risk, pollution, railroad protective	Construction, environmental and transit work

TIP **New York: use the state's forms for workers' comp and disability**

New York public agencies must see proof of workers' compensation and disability benefits coverage before signing. Ask your carrier for the state-approved forms (such as C-105.2 or U-26.3 and DB-120.1). A standard ACORD certificate isn't accepted.

SECTION 7.5

Certificates of insurance and additional insured status

A certificate of insurance (COI) is a one-page summary of your policies; it is evidence, not coverage. What protects the agency is the **endorsements** on your policy, so contracts often ask for copies of them too. Key terms: **additional insured** (the agency is added to your liability policy for claims from your work, often for ongoing and completed operations), **waiver of subrogation** (your insurer won't sue the agency to recover what it paid), and **primary and non-contributory** (your policy pays first, without tapping the agency's insurance).

Getting COIs right

Do

- ✓ List the certificate holder exactly as the contract names it
- ✓ Attach the additional insured and waiver endorsements
- ✓ Match every limit, and note umbrella coverage that fills gaps
- ✓ Calendar each policy's expiration and send renewals before they lapse
- ✓ Collect COIs and endorsements from every subcontractor

Don't

- ✗ Send an old certificate with expired dates
- ✗ Assume the certificate itself makes the agency an additional insured
- ✗ Edit a certificate yourself (only the broker or insurer issues it)
- ✗ Forget completed-operations coverage on construction work
- ✗ Let a sub start work before its insurance is on file

TEMPLATE

Certificate of insurance request to your broker

Copy-ready online

Send this as soon as you decide to bid, so you know about coverage gaps and costs before pricing.

WHEN TO USE For each bid or award with an insurance section. Attach that section of the solicitation.

Subject: Insurance certificate needed for [AGENCY_NAME], [BID_OR_CONTRACT_NUMBER]

Hi [BROKER_NAME],

We are [bidding on / awarded] [CONTRACT_TITLE] for [AGENCY_NAME], number [BID_OR_CONTRACT_NUMBER]. [Bids are due / Work starts] on [KEY_DATE]. Please confirm our current policies meet the requirements below and send a certificate and the endorsements by [NEEDED_BY_DATE].

Certificate holder (exact name and address):
[CERTIFICATE_HOLDER]

Required coverage and minimum limits (solicitation section [INSURANCE_SECTION]):
- Commercial general liability: [GL_LIMITS]
- Commercial auto: [AUTO_LIMITS]
- Workers' compensation and employer's liability: [WC_EL_LIMITS]
- Umbrella or excess: [UMBRELLA_LIMITS]
- Professional liability: [PROFESSIONAL_LIMITS]
- Other: [OTHER_COVERAGE]

Endorsements required:
- Additional insured (ongoing and completed operations): [ADDITIONAL_INSUREDS]
- Waiver of subrogation in favor of: [WAIVER_PARTIES]
- Primary and non-contributory: [YES_NO]
- Notice of cancellation: [NOTICE_DAYS] days

For New York public contracts, please also send proof of workers' compensation and disability benefits coverage on the state-approved forms.

If anything isn't met by our current program, please tell us the added cost and lead time so we can include it in our price.

Thank you,
[YOUR_NAME], [TITLE]
[COMPANY_LEGAL_NAME] | [PHONE] | [EMAIL]

FIELDS TO FILL IN · 4

[CERTIFICATE_HOLDER]	Copy the agency's exact legal name and address from the insurance section or contract.
[GL_LIMITS], [AUTO_LIMITS], [WC_EL_LIMITS], [UMBRELLA_LIMITS]	Copy each per-occurrence and aggregate limit exactly as written, for example $1,000,000 per occurrence / $2,000,000 aggregate.
[ADDITIONAL_INSUREDS]	Every entity the contract says must be added, often the agency, its officers and employees, and sometimes a city or authority.
[NOTICE_DAYS]	The notice-of-cancellation period the contract requires, commonly 30 days.

SECTION 7.6

Prevailing wage and certified payroll

Prevailing wage laws set minimum wages and fringe benefits by trade on public work. Federally, the Davis-Bacon Act covers construction contracts over $2,000 (with weekly certified payrolls) and the Service Contract Act covers service contracts over $2,500. In New York, Labor Law Article 8 covers public construction and Article 9 covers building service work such as cleaning and security, using schedules issued by the state Department of Labor (New York City publishes its own). New Jersey's law covers public works above $2,000, or $19,375 for municipal contracts (as of July 1, 2025), and requires public works contractor registration before you bid. Connecticut requires monthly certified payrolls to the contracting agency, and prevailing wage rates on its projects are adjusted each July 1.

Comply with prevailing wage on every job

1. **Get the right schedule**
   Use the wage determination or schedule in the bid documents; rates are tied to the project, trade and date.
2. **Classify every worker**
   Match each worker's actual tasks to a trade classification. Misclassification is the most common violation.
3. **Price wages and supplements**
   Include the full hourly rate plus supplements (fringe benefits) for every classification in your estimate.
4. **Pay correctly and submit certified payroll**
   Pay at least the required rate, then submit signed certified payrolls on the schedule the law and contract set.

5

Post notices, keep records and flow down

Post required notices on site, keep time and pay records, and require subcontractors to comply, since primes are often responsible for their subs' violations.

✕ COMMON MISTAKE **Common mistake: treating supplements as optional**

Paying the base wage but not the required supplements is underpayment. Penalties can include back wages with interest, civil penalties and debarment from public work. If you can't track supplements, pay them as cash on the paycheck where the rules allow.

SECTION 7.7

EEO and affirmative action requirements

Federal rules changed in 2025. Executive Order 14173 (January 21, 2025) revoked Executive Order 11246, so its affirmative action requirements no longer apply to federal contractors. Section 503 (disability) and VEVRAA (protected veterans) remain in force. Federal contracts can now also require you to certify that you comply with federal anti-discrimination laws and that compliance is material to payment, which raises False Claims Act risk. State and city rules are separate and still apply.

TABLE **What you'll typically submit (varies by contract size and type)**

Buyer	Typical EEO and workforce requirements
Federal	Section 503 and VEVRAA compliance, job listing and veteran reporting where required, and the anti-discrimination certification in the contract
New York State	EEO policy statement, staffing plan and workforce utilization reports, alongside MWBE and SDVOB utilization plans and payment reporting
New York City	EEO commitments and M/WBE utilization plans with payment reporting through the City's systems
New Jersey	Evidence of affirmative action compliance for public contracts, such as an employee information report, plus construction workforce reports
Connecticut	CHRO contract compliance: nondiscrimination certification; on state-funded public works from July 1, 2026, Good Faith Efforts plans replace affirmative action plans

SECTION 7.8

Vendor responsibility, lobbying and gift rules

Before award, agencies must find you **responsible**: financially able, honest, experienced and compliant. Federal contracting officers decide this for every award. New York State generally requires a vendor responsibility questionnaire for contracts over $100,000 (**NYS registration**), and New York City reviews PASSPort disclosures (**NYC registration**). A false answer is worse than a bad one.

- **New York State procurement lobbying rules:** from the earliest notice of a procurement through final contract approval, you may talk only with the designated contacts named in the solicitation. Contacts are recorded, and violations can make you non-responsible.
- **Federal anti-lobbying rules:** you can't use federal contract money to lobby, and contracts above a set threshold require a certification and disclosure of lobbying activity.
- **New Jersey pay-to-play:** political contributions by businesses seeking or holding public contracts are limited, with disclosure forms at bid time and an annual disclosure for businesses with significant public contracts (**details**).
- **Connecticut:** state contractors and prospective contractors face campaign contribution bans and must certify gifts and contributions on larger contracts (**details**).
- **Gifts:** federal employees generally may accept unsolicited gifts worth $20 or less per occasion and no more than $50 a year from one source; state and city rules are often stricter. The safest policy is no gifts at all, including meals and tickets.

> ⚠ **WARNING** **The blackout period is real**
>
> A friendly call to a program manager during a New York State procurement can disqualify you. Route every question through the designated contact, in writing, before the question deadline.

SECTION 7.9

Record keeping: what to keep and for how long

TABLE **Minimum retention periods (longer if a dispute, audit or claim is open)**

Records	Keep at least	Why
Federal contract records	Three years after final payment	Federal acquisition rules; some records longer
Davis-Bacon payrolls	Three years after the work is completed	Federal labor standards rules
New York State contract records	Six years after the contract is completed	Standard New York State contract clauses
Certification files	Through your next recertification	Recertification and audits ask for the same documents
Bonds, policies, endorsements and COIs	Indefinitely	Completed-operations and latent-defect claims can surface years later

Pre-bid bonding, insurance and compliance check

CHECKLIST · 10 ITEMS

- [ ] Bid bond form, amount and power of attorney confirmed with the surety
- [ ] Final bond capacity confirmed for this contract size
- [ ] Insurance section compared with current policies; upgrade costs priced
- [ ] Prevailing wage schedule in hand and priced by classification
- [ ] EEO, affirmative action and MWBE or SDVOB forms identified
- [ ] Designated contact noted; no other agency contact during the procurement
- [ ] Vendor responsibility questionnaire or disclosures current
- [ ] Registrations and certifications active through award (**renewal calendar**)
- [ ] Subcontract insurance and wage requirements ready to flow down
- [ ] Contract file and retention period set up

Frequently asked questions

What is the Miller Act threshold in 2026?

As of 2026, federal construction contracts over $150,000 require performance and payment bonds under the Miller Act. For contracts over $35,000 up to $150,000, the contracting officer requires alternative payment protections, such as an irrevocable letter of credit or an escrow agreement. Solicitations can set stricter terms.

How much does a performance bond cost?

The premium is a percentage of the contract price, usually on a sliding scale that drops as the contract gets bigger. Industry sources commonly cite roughly 0.5% to 3%, depending on job size and your credit and finances. Through the SBA guarantee program, the SBA adds a 0.6% fee on performance and payment bonds. Get a rate schedule from your surety agent before you bid.

Can a new business get bonded?

Often, yes, starting small. Expect to provide personal financial statements and prior job experience, sign personal indemnity, and sometimes post collateral. The SBA Surety Bond Guarantee Program exists for this situation; work with an SBA-authorized surety agent and grow your limits job by job.

What does additional insured mean on a government contract?

It means the agency is added to your liability policy by endorsement, so it's covered for claims arising from your work. A certificate of insurance only describes coverage; the endorsement creates it. Contracts often require both, plus waiver of subrogation and primary and non-contributory wording.

Does prevailing wage apply to service contracts?

Often. Federal service contracts over $2,500 fall under the Service Contract Act, and New York's Labor Law Article 9 covers building service work such as cleaning and security. Check the solicitation for a wage determination.

Do federal contractors still need affirmative action plans?

Not under Executive Order 11246, which was revoked in January 2025. Affirmative action obligations under Section 503 (disability) and VEVRAA (protected veterans) still apply to covered contractors, and state and city EEO requirements in New York, New Jersey and Connecticut are unaffected.

→ KEEP GOING

Small-business and diversity certifications

MWBE, DBE, SDVOB, 8(a) and more

rfpdetector.com/guides/how-to-register-for-government-contracts/small-business-and-diversity-certifications

Keeping registrations active

Renewal dates, insurance lapses and costly mistakes

rfpdetector.com/guides/how-to-register-for-government-contracts/keeping-registrations-active-and-avoiding-mistakes

Getting bid-ready

Documents and finances to prepare first

rfpdetector.com/guides/how-to-register-for-government-contracts/getting-bid-ready-before-you-register

Pricing strategy and cost proposals

Build bonds, insurance and wages into your price

rfpdetector.com/guides/how-to-write-a-winning-proposal/pricing-strategy-and-cost-proposals

Construction RFPs

rfpdetector.com/rfps/category/construction

END OF CHAPTER 7

Next: 08 Keeping Registrations Active and Avoiding Costly Mistakes

08

CHAPTER 8

Keeping Registrations Active and Avoiding Costly Mistakes

How to keep every registration and certification current: a renewal calendar, one consistent company profile, what to do when ownership or addresses change, how to spot paid-registration scams, an annual checklist and the 15 mistakes that cost contracts.

14 min read · 8 sections · Updated November 13, 2026

Read this chapter online

KEY TAKEAWAYS

- Your federal entity registration expires every year. Renewing is free, and a lapse can block awards and delay payments.
- Keep one master company record so your legal name, address, tax ID, banking and codes match in every system.
- Ownership, name, address and banking changes trigger notices, re-validation or recertification. Report them within each program's deadline, which is often 30 days.
- Never pay to register. Treat urgent renewal notices, guaranteed approvals and requests for login codes as scams until you've verified them.
- Run an annual compliance review plus a quick pre-bid check, so an expired item never disqualifies a bid you've already priced.

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8.2 Renewal calendar for every registration and certification 106

8.3 Keep your company profile identical everywhere 108

8.4 Changes in ownership, name, address or banking 110

8.5 Expirations that can disqualify a bid 111

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8.7 Recordkeeping and your annual compliance checklist 113

8.8 Top 15 costly mistakes (and how to avoid them) 114

Getting registered is a project; staying registered is a habit. Federal registrations expire every year, certifications run on three-, five- and two-year cycles, insurance renews annually, and every change to your name, address, ownership or bank account ripples through a dozen systems. This chapter turns vendor registration renewal into a routine: one calendar, one master record, clear rules for changes, a scam filter, an annual checklist and the 15 mistakes that most often cost small businesses contracts they had already won.

> **NOTE** **General information, not legal advice**
> Renewal cycles, deadlines and fees here are as of 2026 and change over time. Always confirm with the agency that issued the registration or certification, and ask a qualified advisor about ownership changes or contract transfers.

SECTION 8.1

Why registrations lapse and what a lapse costs

Lapses rarely come from neglect. They come from renewal emails sent to a former employee, recertification windows that open months before the expiration date, an insurance policy that renewed without anyone sending the new certificate, or a bank change entered in one system but not another.

How a small lapse becomes a lost contract

01 **Reminder goes astray**
The renewal notice reaches an old inbox.

↓

02 **Registration expires**
Nobody notices for weeks.

↓

03 **Bid goes in anyway**
Hours of pricing and writing.

↓

04 **Evaluator checks status**
Inactive registration or expired certification.

↓

05 **Bid rejected or award delayed**
The work goes to the next bidder.

TABLE What a lapse can cost

If this lapses	What can happen
Federal entity registration	You can't receive new federal awards, and payments can stall until the registration is active again
SBA certification	You can't bid that program's set-asides until you recertify
State or city MWBE, SDVOB or DBE status	Your participation may not count toward a prime's goal, so the prime replaces you
Insurance certificate on file	The agency can stop work or withhold payment
State business filings	You lose good standing and can't get a certificate some agencies require
Vendor responsibility filings	Awards are delayed or you're found non-responsible

SECTION 8.2

Renewal calendar for every registration and certification

Put every item below that applies to you on one shared calendar, with two people responsible for each. Calendar the date the renewal **window opens**, not just the expiration date.

TABLE **Renewal cycles (as of 2026; confirm the exact date on each certificate)**

Registration or certification	Cycle	Tip
Federal entity registration (UEI)	Every year	Start about 60 days early; renewal is free
SBA 8(a)	Annual review; nine-year maximum term	Calendar your program anniversary
SBA HUBZone	Recertify every year; SBA program exam at least every three years	Recheck employee residency and HUBZone map changes
SBA WOSB / EDWOSB	Recertify every three years; report eligibility changes promptly	Check SBA extension notices against your exact date
SBA VetCert (SDVOSB / VOSB)	Recertify every three years	Keep VA rating documents current
DBE / ACDBE	Annual declaration of continued eligibility, plus the reevaluation (UCP deadline December 24, 2026)	Answer UCP notices immediately
NYS MWBE	Five years; recertification opens 90 days before expiration	Apply the week the window opens
NYS SDVOB	Five years	Start recertification early
NYS vendor ID and vendor responsibility questionnaire	No fixed term for the ID; questionnaire generally certified within six months before each bid due date	**Update after any material change**
NYC M/WBE and EBE	Five years; EBE firms also file a yearly affirmation	Report material changes to SBS within 45 days
NYC PASSPort vendor enrollment	Filed status lasts three years; a change request or certification of no change restarts the clock	**Keep it current**, and calendar HHS prequalification updates
New Jersey certifications	Verification statement when the state requests it	Watch for advance notices

Registration or certification	Cycle	Tip
NJ Business Registration Certificate and NJSTART	Keep active and tax-compliant	Confirm before each bid
NJ public works contractor registration	One or two years (as of 2026)	**Renew before it lapses**; allow about 30 days
Connecticut SBE / MBE	Two years	Keep federal small-business status active
State business entity filings	NY biennial statement; NJ and CT annual reports	Missed filings hurt good standing
Insurance policies and certificates	Usually yearly	Send renewed certificates before expiration
Bonding line	Annual review of your financials	Send year-end statements promptly
Professional and trade licenses	Set by each board	Track continuing-education deadlines

A renewal countdown that works

90 days out — Window opens
For programs with recertification windows, such as NYS MWBE, start the application.

60 days out — Start federal renewal
Review every field, update reps and certifications, and submit.

30 days out — Confirm and chase
Check that each renewal shows approved or active; call the help desk if it doesn't.

Expiration — Verify and record
Save the new certificate or confirmation and set the next reminder.

PRO TIP **Pro tip: compare expirations with bid and award dates**

Award can come months after the due date. For each bid, check that every registration, certification, license and insurance policy will still be active on the due date **and** on the likely award date. RFP Detector's **calendar** shows due dates, question deadlines and pre-bid meetings for the RFPs you track, which makes this check quick.

SECTION 8.3

Keep your company profile identical everywhere

Your federal registration validates your legal name and address against official records, and state and city payment systems match your tax ID to your name. One stray abbreviation, an old suite number or a DBA where the legal name belongs can hold up registration, payment or certification for weeks. The fix is a master record: update it first, then copy from it, word for word, into every system.

TEMPLATE

Master company record

Copy-ready online

One source of truth for every registration, certification and vendor profile. Store it with your compliance files and limit who can see banking details.

WHEN TO USE Fill it in once, review it quarterly, and update it before you change anything in any government system.

MASTER COMPANY RECORD (update this first, then copy everywhere)
Last updated: [DATE] Updated by: [NAME]

LEGAL IDENTITY
Legal name (exactly as on IRS records): [LEGAL_NAME]
DBA / trade names: [DBA_NAMES]
Entity type and state of formation: [ENTITY_TYPE], [FORMATION_STATE]
EIN: [EIN] UEI: [UEI] CAGE code: [CAGE_CODE]
Physical address (no P.O. box): [PHYSICAL_ADDRESS]
Remit-to address: [REMIT_ADDRESS]

CONTACTS
Shared compliance inbox: [COMPLIANCE_EMAIL]
Primary contact: [PRIMARY_CONTACT]
Backup contact: [BACKUP_CONTACT]

CODES AND SIZE
Primary NAICS: [PRIMARY_NAICS] Other NAICS: [OTHER_NAICS]
Other commodity codes used by buyers: [OTHER_CODES]
Average annual receipts / employees: [RECEIPTS] / [EMPLOYEES]

REGISTRATIONS (ID, renewal date, login owner)
Federal entity registration: [FEDERAL_STATUS]
NYS vendor ID: [NYS_VENDOR_ID]
NYC vendor number and PASSPort: [NYC_IDS]
NJSTART and Business Registration Certificate: [NJ_IDS]
CTsource: [CT_ID]

CERTIFICATIONS (agency, number, expiration, next action date)
[CERTIFICATION_1]
[CERTIFICATION_2]

BANKING (enter only through official portals)
Bank and last four digits: [BANK_LAST4]
Last change date and who verified it: [BANK_CHANGE_LOG]

INSURANCE AND BONDING
Broker: [BROKER] Policy renewal date: [POLICY_RENEWAL]
Surety agent: [SURETY_AGENT] Bonding line: [SINGLE_LIMIT] single / [AGGREGATE_LIMIT] aggregate

FIELDS TO FILL IN · 6

[LEGAL_NAME]	Character for character as on your IRS records, including punctuation and LLC or Inc.
[PHYSICAL_ADDRESS]	The address used for federal validation, formatted the same way every time.
[COMPLIANCE_EMAIL]	A shared inbox that survives staff turnover. Use it for every government account.
[FEDERAL_STATUS]	Active or expiring, the expiration date, and who holds the login.
[CERTIFICATION_1]	Example: NYS MWBE, certificate number, expires 2031-05-14, recertification window opens 2031-02-13.
[BANK_CHANGE_LOG]	Record every banking change and how it was verified, to defend against payment-redirection fraud.

WORKED EXAMPLE

Weak (illustrative): one company, three names

✕ WEAK

> A contractor registered federally as Rivera Mechanical LLC, used Rivera Mechanical Contractors in the state vendor system, and put its DBA on invoices to the city. The city's payment system couldn't match the invoices to the vendor record, and a $48,000 payment sat on hold until the names were reconciled. Using the master record, the fix took one afternoon; avoiding it would have taken none.

SECTION 8.4

Changes in ownership, name, address or banking

TABLE Who to tell when something changes

Change	Who to notify	Watch out for
Legal name	IRS first, then your federal registration, every state and city vendor record, certifiers, insurer, surety and contracting officers on active contracts	Federal contracts may need a formal name-change modification
Ownership or sale	Certifiers within their deadlines (often 30 days; 8(a) firms generally need SBA approval first) and contracting officers	It can end eligibility; transferring a federal contract to a buyer requires a novation agreement
Address	Federal registration (may trigger re-validation), state and city vendor records, certifiers	Location-based programs (HUBZone, NYC M/WBE, NJ and CT certifications) can be affected
Bank account	Each payment system, using its official change process	Fraudsters pose as vendors to redirect payments; agencies may verify by phone
Services or NAICS codes	Federal registration and vendor profiles	Your size status is measured per code
Qualifying owner or license holder leaves	Certifiers and licensing boards	Certifications and licenses tied to that person can end

Make a change without breaking anything

1. **Update the source records**
   IRS and your state business filing come first, because other systems validate against them.
2. **Update your federal registration**
   Allow extra time if the change triggers validation documents. See **common registration errors**.
3. **Update state and city vendor systems**
   New York State, NYC PASSPort, NJSTART and CTsource; see chapters **3**, **4** and **5**.

4 **Notify certifiers and contracting officers in writing**
Meet each program's deadline and keep proof of what you sent and when.

5 **Update everything else**
Insurance, surety, bank, licenses, your capability statement and your **vendor profile**, which shows your UEI, CAGE code and certifications.

SECTION 8.5

Expirations that can disqualify a bid

Eligibility is checked at specific moments, and good intentions don't count. Your federal registration must be active when you submit a federal offer and stay active through award and final payment. For SBA set-asides you must hold the certification on the date of your offer, and size is generally measured as of that date. DBE and MWBE participation generally counts only for firms certified at the time it's committed or performed. Insurance, licenses and bid bonds must be valid on the dates the solicitation names.

WORKED EXAMPLE
Strong: a pre-bid check saves a bid
✓ STRONG

> An HVAC firm preparing a subcontract quote on a New York State agency project runs its pre-bid check and sees that its New York State MWBE recertification window opened last week, and its liability policy renews the week of the expected award. It files the recertification that day and asks its broker for the renewed certificate early. Both are done before the due date, and the prime relying on the firm's MWBE status never has to ask.

✕ COMMON MISTAKE **Common mistake: renewing after you're already in a bid**
If your registration lapses while a bid is pending, renewal can take days or weeks, especially if validation is triggered. Renew early so you're never racing an award date.

SECTION 8.6

Scams and paid registration offers

Federal registration and renewal are free, and the major certification programs in **chapter 6** charge no application fee as of 2026. Some companies send official-looking letters and emails urging you to renew for a fee. A few offer real, if unnecessary, help; others are fraud. Either way, you never need to pay to register.

Red flags vs. real notices

Usually legitimate

- Comes from a government address you can verify independently
- Asks you to log in yourself, not to reply with information
- Never asks for payment to register, renew or certify
- Matches a deadline already on your calendar

Red flags

- Urgent warnings that your registration will be cancelled unless you pay
- Guaranteed certification or approval for a fee
- Requests for login codes, passwords or bank details by email or phone
- Purchase orders or quote requests asking you to ship goods on credit to an unfamiliar address
- A change to your payment details you didn't request

WARNING Protect your payments

Fraudsters impersonate government buyers to order goods on credit, and impersonate vendors to redirect payments. Turn on multi-factor authentication, never share login codes, and verify any unusual order or bank change by calling a number you already have, not one in the message.

TIP Free help is available

APEX Accelerators, Small Business Development Centers and the agencies' own help desks will walk you through registration and renewal at no cost.

SECTION 8.7

Recordkeeping and your annual compliance checklist

Keep a compliance binder, digital or paper, with one folder each for formation documents, registrations, certifications, insurance and bonding, tax filings, contracts, and payroll and wage records. Save every confirmation page and approval letter as a PDF named with the date. Retention periods for contract records are in chapter 7.

Annual compliance checklist

CHECKLIST · 14 ITEMS

- [ ] Review the master company record line by line
- [ ] Confirm federal registration expiration and renew if due within 90 days
- [ ] Check every certification's expiration and the date its window opens
- [ ] File annual reviews, no-change confirmations and verification statements due this year
- [ ] File state biennial or annual business reports
- [ ] Confirm tax compliance in each state where you sell to government
- [ ] Update NAICS codes, services and size data in registrations and profiles
- [ ] Re-certify vendor responsibility answers and update PASSPort disclosures
- [ ] Get renewed insurance certificates and endorsements to every agency and prime
- [ ] Send year-end financials to your surety and review your bonding line
- [ ] Renew licenses and log continuing education
- [ ] Remove logins for departed staff and confirm two owners per account
- [ ] Verify banking details in each payment system
- [ ] Archive closed contract files with their retention dates

SECTION 8.8

Top 15 costly mistakes (and how to avoid them)

TABLE The mistakes that cost small businesses the most

Mistake	What it costs	How to avoid it
Letting the federal registration expire	Blocked awards, delayed payments	Renew 60 days early with two owners on the reminder
Renewal emails going to a departed employee	Missed deadlines	Use a shared compliance inbox
Different legal names in different systems	Payment holds, failed validation	Copy from one master record
Paying a company to register	Wasted money, exposed data	Register yourself free, with free help
Missing a recertification window	Eligibility gap, lost set-aside bids	Calendar window openings, not just expirations
Not reporting ownership or address changes	Decertification, false-statement risk	Report within each program's deadline
Bidding a set-aside you're too large for	Size protest, lost award	Check size by NAICS code before each bid
Expired insurance certificate on file	Stop-work orders, withheld payment	Send renewals before expiration
Missing the DBE reevaluation deadline	Disqualification	Submit the narrative and net worth statement on time
Unverified bank-detail changes	Diverted payments	Use official processes and verify by phone
Skipping state business filings	Lost good standing	Calendar biennial and annual reports
Stale vendor responsibility answers	Non-responsibility findings	Update whenever facts change
Contacting agency staff during a restricted period	Disqualification	Use only the designated contact
Discarding records too early	Audit findings, lost claims	Follow the retention table

Mistake	What it costs	How to avoid it
Assuming certification brings work	An unused certification	Search, track and bid every week

> ☆ PRO TIP **Make it a weekly rhythm**
>
> Compliance protects bids you're already chasing. Pair a monthly compliance review with a weekly bid routine: **search open RFPs**, save the ones that fit, and let alerts bring new matches to you. **Create a free account** to start.

Frequently asked questions

Q How do I keep track of all my registration and certification renewals?

Keep one shared calendar with every registration, certification, license, insurance policy and bonding review, and give each item two responsible people. Calendar the date each renewal window opens, not just the expiration date: start your federal registration about 60 days early and New York State MWBE recertification when its window opens 90 days out. Review the whole list once a year against your master company record. See the **renewal calendar** and **annual federal renewal**.

Q What should I check before every bid to avoid disqualification?

Confirm that your federal or state registration, any certification the bid relies on, your licenses, your insurance certificates and your bonding capacity will all be active on the due date and on the likely award date, which can be months later. Check that your legal name matches across the bid forms and your registrations, and that any vendor responsibility questionnaire was certified within the required window. A ten-minute check like this protects bids you have already spent days pricing.

Q Are companies that charge to renew my registration legitimate?

Some are legal businesses, but you never need them: government registration and renewal are free. Be especially wary of official-looking notices that demand payment or threaten cancellation. Free help is available from APEX Accelerators and Small Business Development Centers.

Q Do I have to tell agencies when my business moves or changes owners?

Yes. Update your federal registration and every state and city vendor record, and notify certifiers within their deadlines, often 30 days. Ownership changes can end eligibility, and transferring a federal contract to a new owner requires government approval through a novation agreement.

Q How long does MWBE certification last in New York?

New York State MWBE certification lasts five years, with recertification opening 90 days before expiration. NYC M/WBE certification also lasts five years, and certified firms must report material changes to SBS within 45 days. Details are in **chapter 6**.

→ KEEP GOING

Federal vendor registration and your UEI
rfpdetector.com/guides/how-to-register-for-government-contracts/federal-vendor-registration-and-uei

Small-business and diversity certifications
Eligibility and terms for every program
rfpdetector.com/guides/how-to-register-for-government-contracts/small-business-and-diversity-certifications

Bonding, insurance and compliance
Record retention and insurance rules
rfpdetector.com/guides/how-to-register-for-government-contracts/bonding-insurance-and-compliance-requirements

Tracking bids, pipeline and alerts
Never miss a due date
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Building your vendor profile
rfpdetector.com/guides/how-to-use-rfp-detector/building-your-vendor-profile

Search open RFPs
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END OF CHAPTER 8

RFP Detector

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