CEDO

Community & Economic Development Office

Burner Doing Business IN Burner Doing Business IN THE DEFINITIVE GUIDE TO STARTING AND GROWING YOUR BUSINESS IN VERMONT'S QUEEN CITY

Business Planning | Resources | Permitting & Licenses | Financing | Location Assistance | Hiring | Good Advice



CITY OF BURLINGTON VERMONT



DOING BUSINESS IN BURLINGTON

THE DEFINITIVE GUIDE TO STARTING AND GROWING YOUR BUSINESS IN VERMONT'S QUEEN CITY

8th Edition, Winter 2018

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Back cover: Generator photo courtesy of Generator

OFFICE OF MAYOR MIRO WEINBERGER

It is no surprise that Burlington, Vermont has received so many accolades over the years for being a wonderful place to live, work, play, and visit. With its stunning natural beauty, vibrant arts, culture and food scene, active and engaged citizenry, and commitment to social and environmental values, Burlington is a city that has it all.

Among its many national recognitions, Burlington was ranked second among "America's 10 Great Places to Live" by *Kiplinger's Personal Finance* in 2013, included in *Outside Magazine*'s list of "The 16 Greatest Places to Live in America" in 2014, as well as in *SmartAsset.com's* "Top 10 Best Cities for Career Opportunities" in 2015, and selected as one of the top 10 tech hubs in the U.S. by *Forbes.com* in 2015. If you are considering starting or expanding a business in Burlington, you are on the right track.

There are countless local resources to help you get started with your business and to support you along the way. *The Doing Business in Burlington Guide* is a great place to begin familiarizing yourself with these resources, and to receive guidance on how to successfully start and grow your business here.

You should also be sure to take advantage of the free assistance offered by Burlington's Community & Economic Development Office (CEDO) as you nurture and grow your business. The staff at CEDO can help you find space, navigate City processes, and much more. Help is free and confidential.

I hope you will use this guide and take advantage of the many organizations and services contained within it. As a former entrepreneur, I wish you a successful journey in creating a thriving business that will add to Burlington's vibrancy and increase its attraction as a place to live and visit.

Warmly,

Miro Weinberger Mayor of Burlington

City Hall 149 Church Street Burlington, Vermont

802.865.7272 www.burlingtonvt.gov

Contents

Startup Resources	1
Basics	2
Develop a Business Plan	2-3
Register Your Legal Structure and Trade Name	4
Apply for Federal, State & City Tax Accounts	4-5
Obtain Insurance	6
Look into Local Permits, Zoning, and Licenses	6-9
Special Considerations	10-13
Selecting a Location	14-15
Financing	16-18
Creating Jobs	19-20
Directory	21-30
Index	31





Whether you need hand holding or rocket launching, there are many exceptional and free resources in Burlington available to assist you at every step of the way.

149 Church St. (802) 865.7144 www.burlingtonvt.gov/CEDO

Community & Economic Development Office (CEDO)

Located in City Hall, CEDO is a department of the City of Burlington and provides free technical assistance and referrals. The office administers a loan program and provides location and permitting assistance. When needed, CEDO can act as a link between City departments and your venture.

(802) 764.5899 www.champlainvalley.score.org

SCORE

Champlain Valley SCORE is an all-volunteer organization serving western Vermont. SCORE counselors have extensive business experience and provide free, confidential face-to-face and online mentoring for new and existing businesses. SCORE also offers workshops, roundtables, webinars, and seminars covering topics designed to help the modern entrepreneur.

255 South Champlain St. (802) 860.1417 www.cvoeo.org/mbdp

CVOEO Financial Futures Micro Business Development Program (MBDP)

MBDP offers low and moderate-income entrepreneurs no-cost assistance for starting, expanding, or improving their businesses. Services include: one-on-one business coaching, business planning and loan packaging assistance, workshops, credit coaching and financial education.

255 S. Champlain St. #8 (802) 846.7081 www.wsbp.org

Women's Small Business Program (WSBP)

WSBP from Mercy Connections helps women make informed decisions about business ownership through classroom-based entrepreneur education. Course offerings include an introduction to self-employment, personal financial empowerment and one-on-one financial coaching, as well as a 15-week comprehensive entrepreneurial business planning program.

431 Pine St. Suite 101 (802) 391.4871 www.cweonline.org

> 60 Main St. (802) 658.9228 www.vtsbdc.org

1

St. Center for Women & Enterprise (CWE)

Home of the federally-funded Vermont Women's Business Center, CWE offers opportunities for entrepreneurs at every stage of their development to find personal success, professional fulfillment, and financial independence. CWE offers low-cost trainings, no-cost business counseling and consulting, events and certifications statewide.

Vermont Small Business Development Center (VTSBDC)

VTSBDC provides no-fee confidential business advising and low-cost training programs to all small businesses and new ventures in Vermont, providing online, over the phone, and one-on-one counseling. VTSBDC offers a broad selection of programs, ranging from general business development, to marketing, and even valuable soft skill development.

These are essential steps you need to take in starting your business. Read on for detailed information on each of these steps.

Visit the city's online business portal at business.burlingtonvt.gov for step-by-step guidance on which city permits you will need. You'll also find info on state and federal requirements, financing, and other helpful resources.



Develop a Business Plan See pages 2-3



Register your Legal Structure & Trade Name See page 4

Apply for Federal, State & City Tax Accounts See pages 4-5



Obtain Insurance See page 6

Look into Local Permits, Zoning, and Licenses

See pages 6-9 and visit business.burlingtonvt.gov

Special Considerations (e.g., specialized permits for food and lodging) See pages 10-13



Photo Credit: Lee Krohn



Develop a Business Plan THE IMPORTANCE OF A BUSINESS PLAN

Failing to plan is planning to fail. Oversights and mistakes are much cheaper on paper than in real life. A business plan helps owners avoid pitfalls from the start. If you need capital, the importance of preparing a business plan cannot be overstated. Free one-on-one business planning assistance is available through the organizations listed in the "Startup Resources" section on page 1. Don't forgo consultation. Before you bring your plan to a bank or other lender, get some qualified opinions.

A GUIDE TO YOUR BUSINESS PLAN

Below is an overview of a typical business plan but there are many ways to approach business planning. Look online for resources, sample plans, and sample templates. Treat the business plan as a living document; one which you nurture and learn from, and as something that helps bring life to your business.

Introduction

- Provide a detailed description of the business and its goals
- Discuss ownership of the business
- Discuss the legal structure
- List the skills and experience you bring to the business
- Discuss the advantages you and your business have over competitors

Marketing

- Discuss the products/services offered
- Identify the customer demand for your products/services
- Identify your market, its size and locations
- Explain how your products/services will be advertised and marketed
- Explain the pricing strategy

"Be serious and truly use the business plan to work through the feasibility of your project. Find outside sources to review and question your plan, at least one of whom is a disinterested, objective professional."

Bill Cherry of Switchback Brewing Co.



Financial Management

- Explain the source and the amount of initial equity capital required to start up your business
- Develop a monthly operating budget and a monthly cash flow for the first 3 years
- Provide projected income statements and balance sheets for a 3-year period
- Discuss your break-even point
- Explain your personal balance sheet and method of compensation
- Discuss who will maintain your accounting records and how they will be kept
- Provide "what if" statements that address alternative approaches to any problem that may develop

Operations

- Explain how the business will be managed on a day-to-day basis
- Discuss hiring and personnel procedures
- Discuss insurance, lease or rent agreements and issues related to your business
- Account for the equipment necessary to produce your products or services
- Account for production and delivery of products and services

Concluding Statement

- Summarize your business goals and objectives
- Express your commitment to the success of your business



Register Your Legal Structure & Trade Name REGISTER WITH THE VERMONT SECRETARY OF STATE

If you plan to operate under a name different than your own, you must register the trade name with the Secretary of State. Filing is available online at <u>www.vtsosonline.com</u>. As part of your business planning process, you need to choose a legal structure: Sole Proprietorship, Partnership, Mutual Benefit Enterprise, Profit Corporation, Cooperative, Nonprofit, Limited Liability Company, or L3C (Low-Profit Limited Liability Corporation). If you are anything other than a sole proprietorship, you must file forms. The Secretary of State's office also registers trademarks and telemarketers, and administers Amusement Park Ride Registrations.

Note: Be sure to consult with an attorney and/or accountant to review the legal and financial considerations of each business type.

(888) 647.4582 | www.sec.state.vt.us/corporationsbusiness-services.aspx



Apply for Federal, State & City Tax Accounts REGISTER WITH THE VT DEPARTMENT OF TAXES



South End sculpture constructed by Bren Alvarez

The Vermont Department of Taxes will help you determine which taxes are required. The Department administers personal income tax, sales and use tax, withholding tax, meals and rooms tax, business taxes, and other miscellaneous taxes. If you are selling taxable goods, meals, rooms, or alcohol, or if you have employees, you must have an account number before you open for business. Register through the Vermont Secretary of State's "Online Business Service Center" at <u>www.vtsosonline.com</u>. To register for state taxes offline, mail or fax a completed Form BR-400. Useful fact sheets on a variety of topics can be found at <u>www.tax.vermont.gov/research-and-reports/publications/fact-sheets</u>.

133 State Street, Montpelier, VT 05633 | (802) 828.2551 | <u>www.tax.vermont.gov</u> | Fax: (802) 828.5787

REGISTER WITH THE INTERNAL REVENUE SERVICE

The IRS has online application forms for Federal Employer Identification Number (EIN) registration. Physical versions (Form SS-4) are also available. You will be required to make regular payments to the IRS for social security and employee withholding taxes.

Burlington IRS Office: 128 Lakeside Ave. | (802) 859.9308 | www.irs.gov

WHICH CITY OF BURLINGTON BUSINESS TAXES APPLY?

Business Personal Property Tax

This is a tax on machinery, equipment, and other business assets including computers, furniture, major appliances, etc. The amount is calculated by subjecting the appraised value of your assets to the municipal tax rate. Visit the website for more information, and call or email the City Assessor's Office to discuss how the tax may apply to your business.

(802) 865.7114 | bpp@burlingtonvt.gov | www.burlingtonvt.gov/Assessor/Business-Personal-Property-Tax

Meals & Rooms Tax

Also known as the Gross Receipts Tax. The City requires prepared food businesses, movie theaters, amusements, caterers, motels, hotels, and guest homes to pay 2% of gross monthly receipts to the City on a monthly basis. Contact the Clerk/Treasurer's Office with questions.

(802) 865.7000 | www.burlingtonvt.gov/CT/Gross-Receipts-Tax

Real Estate Taxes

Commercial Property Tax: This is a non-residential property tax based on a multiplier of 1.2 of the City's appraised value. This multiplier also applies to the Business Personal Property Tax. Contact the City Assessor's Office for more information.

(802) 865.7114 | www.burlingtonvt.gov/Assessor

Downtown Improvement District (DID) Tax:

Established in 2000, the DID underwrites the cost of two hours of free parking in city garages for shoppers and visitors. Funding for the DID comes from an assessment on property values of commercial properties within the district. Work is underway to revamp the DID to explore providing a wider range of services within the district. Contact the City Assessor's Office for more information.

(802) 865.7114 | www.burlingtonvt.gov/Assessor





Obtain Insurance CONTACT AN INSURANCE AGENT

Workers' Compensation insurance is required, even for businesses with one employee. The Vermont Department of Labor administers workers' compensation, minimum wage, and child labor laws. You may also need other types of business insurance, such as general liability, property, professional liability, business interruption, and product. Insurance brokers can help you understand your options and create a package based on your needs. Get quotes from a few different brokers or agencies.

Vermont Deparment of Labor: (802) 828.4000 | www.labor.vermont.gov Workers' Compensation: (802) 828.2286 | www.labor.vermont.gov/workers-compensation



Look into Local Permits, Zoning & Licenses

VISIT THE CITY'S ONLINE BUSINESS PORTAL AT <u>BUSINESS.BURLINGTONVT.GOV</u> FOR STEP-BY-STEP GUIDANCE ON WHICH CITY PERMITS YOU WILL NEED.

PLANNING & ZONING: COMMON QUESTIONS

The Department of Planning & Zoning (P&Z) is the city department that regulates land use, development, and zoning for all commercial and residential property within Burlington. It administers several types of permits and helps interpret zoning laws for people planning to locate or expand a business in Burlington.

City Hall (1st Floor): 149 Church St. | (802) 865.7188 | www.burlingtonvt.gov/PZ

"When do I need to contact P&Z?"

Now! A zoning permit may be required when you make interior or exterior modifications to a building, change the use of a building, or simply put up a sign. If you are starting a business (including home-based), moving into a new commercial space, or making any significant changes in the type of business you are running, you should check with P&Z before you move forward. The P&Z staff want to help you avoid potential problems and wasted time. All information and forms can be found on the P&Z website or by using the online business portal at <u>business.burlingtonvt.gov.</u>

"I found a space for my business, but I'm not sure whether the zoning is appropriate."

You can find out by calling P&Z with your proposed business's address. You may need a permit if you are converting the use of a space (i.e. office to retail, retail to manufacturing, residential to office).

"What if I am considering some small changes to the exterior of the building?"

Bring a photograph of the building and a copy of your building plans (if available) to P&Z to determine if it is necessary to go through the design review process. Some buildings may be protected or may require approval of design changes. Design changes include the addition of signs on the outside of the building.

"What if my proposal requires construction or other work inside or outside the building?"

You will need a building permit from the Department of Public Works, in addition to the zoning permit.

"How long will it take to get a permit?"

In some cases, P&Z will determine you do not need a permit, and will give you a "Determination of Non-Applicability." If you do need a permit, you may be able to get an "Administrative Approval," which generally takes 3-4 weeks. For a larger project, you may have to go in front of the Technical Review Committee, Conservation Board, Design Advisory Board and/or Development Review Board, which could take a few months. The sooner you approach P&Z, the better you can plan to ensure you have the necessary permits to begin operating.

"How much does a permit cost?"

Fees are based on the type of project. Visit the website for current fees, including impact fees, specific to your project.

"I'm not sure if my space is handicapped accessible."

The Americans with Disabilities Act (ADA) requires certain building adaptations. Check with the building inspector in Public Works as early as possible to make sure your space is ADA compliant.

Zoning Help Guides

P&Z's Zoning Help Guides are easy to understand, and touch on a variety of zoning topics. Review applicable guides as you plan. You can pick them up at the P&Z office, or go to www.burlingtonvt.gov/PZ/Zoning-Help-Guides.

Department of Code Enforcement

For commercial properties, the Department of Code Enforcement serves the primary functions of enforcing zoning requirements and investigating and identifying conditions that may be a public health hazard. The Zoning Enforcement staff handles all zoning complaints, which occur when businesses are not in compliance with the conditions of their Planning & Zoning permit/s. The staff also inspects properties upon request for a Certificate of Occupancy to confirm that completed projects meet the permit conditions and match the site plan for the approved zoning permit.

645 Pine St. | (802) 863.0442 www.burlingtonvt.gov/CodeEnforcement "The office of Planning and Zoning employed progressive thinking in imagining Citizen Cider in Burlington's South End, and worked diligently with our business to keep the project on track, allowing us to grow and thrive on Pine Street. The closer you work with Planning and Zoning, the quicker and better the outcome of your project. Even if you are still in an exploratory phase, it's worth the time to schedule a meeting."

> Justin Heilenbach of Citizen Cider

> > Can I hang scissors on my building? How about a rhino? Contact the friendly staff at Planning & Zoning.



PUBLIC WORKS: COMMON QUESTIONS

The Department of Public Works (DPW) serves as the steward of Burlington's infrastructure. DPW has a broad range of responsibilities, and works across departments to cover all roadways, sidewalks, and public utility services. The Engineering Division covers right of way and building permitting, and the Inspection Services Division (ISD) enforces state and local construction laws on all structures, uses, and trades.

The City's online business portal will help you understand which permits you may need from DPW, though you should still have a conversation with staff. Visit <u>business.burlingtonvt.gov</u>

645 Pine St. | (802) 863.9094 | www.burlingtonvt.gov/DPW

"When do I need to contact Public Works?"

Certainly before the day you wish to start your project in the City right of way, or on your property. DPW/ISD will provide direction on how and where to secure the right of way or construction (i.e. building, plumbing, electrical, heating, fire alarm, sprinkler, etc.) permits.

"Do I need to fill out an application for a construction permit?"

Yes. The permit applications are available on the City website: <u>www.burlingtonvt.gov/DPW/Construction-Permits/</u> <u>Applications</u> and through the City's online business portal at <u>business.burlingtonvt.gov</u>. It is recommended that you or your contractors contact this office when you begin planning your project and during zoning permitting stages.

"How long does it take to get a construction permit?"

Having DPW review your plan from the start will help streamline the permitting process. Once reviews are complete and your permit application and plans are submitted, the construction permit can be issued without an additional waiting period.

"Do I need a separate permit for electrical, plumbing, building, etc.?"

Yes. Each trade that is required to complete a project needs to be permitted separately. Each trade person will secure his/her own permit(s), and each permit fee will be based on their estimated cost of construction for that trade's work.

"How much does a permit cost?"

Permit fees are calculated for every \$1,000 of the construction cost (time & material) for that trade. There is an additional recording fee for each document filed.



"Do I need to close out permits issued for my projects?"

Yes. Every permit that has an "issued" (open) status needs to be "closed" by DPW/ISD inspectors. All permits related to building and zoning must be closed to receive a Certificate of Occupancy. Have this conversation with staff at the time you secure the permit.

"Can Public Works recommend a contractor to do the work?"

No. DPW/ISD's permitting interview process remains consistent, holding all applicants to the same city codes and standards. DPW/ISD assures current binding credentials, local and state compliance with construction codes, and submission of necessary documentation.

"Can I do my own plumbing or electrical work for my business?"

No. All plumbing and electrical work in public buildings and businesses must be conducted by State of Vermont licensed contractors.

"Do I need to provide plans? If so, what is required to be shown, and can I draw them myself?"

Yes. Construction plans must accompany the permit application, and show a minimum of elevation, floor areas and materials, and foundation. You may draw these plans yourself. A valid registration stamp must be affixed to those plans provided by professionals.

"How soon can I get an inspection for my project?"

DPW's inspection schedule is driven by the construction demand on a first-come, first-serve basis. The permit holder needs to plan ahead and call for the inspections. Inquire about inspection schedule openings when securing your permit.

"When can I see an inspector?"

You may schedule an appointment by email or phone, or drop in during office hours: 8:00-10:00am, Monday – Friday

"How can I submit my permit application?"

Drop off, fax, mail, or e-mail (dpw-pinecustomerservice@burlingtonvt.gov) your completed permit application and legible plans. DPW/ISD will contact you as needed and when the process is complete.



"Do your homework. The Department of Public Works, Department of Planning & Zoning, and other such organizations want you to succeed. They are truly on your side. If you are well informed and well organized, you will succeed. Take a partnership approach, and understand that everyone wants your project to be successful."

> Jed Davis of Farmhouse Group

Courtesy of The Farmhouse Group



Special Considerations

Visit the City's online business portal at <u>business.burlingtonvt.gov</u> for step-by-step guidance on which City permits you'll need for each of these categories

Restaurants, Bars, Cafes, Lodgings, Catering Services, Amusements PERMITS

You must obtain a permit from the **Agency of Natural Resources** certifying that you have adequate water/ wastewater services for the capacity of your establishment. Visit the website, and call a local permit specialist at (802) 477.2241. It can take weeks to obtain certain permits, so plan ahead.

The Vermont Department of Health licenses and inspects food and lodging establishments throughout the state. Businesses providing food or lodging to the public must contact the health department for applicable licensing and regulatory requirements prior to operation. Examples of businesses requiring licensing include restaurants, mobile units, push carts, caterers, bakeries, food processors, temporary food stands (fair and farmers market vendors), hotels, motels, bed & breakfasts and children's camps. New businesses, changes of ownership and businesses moving physical locations must also contact the Vermont Department of Health Food & Lodging Program for licensing changes and information.

The Vermont Agency of Agriculture, Food & Markets (VAAFM) licenses, registers and inspects commodities and devices used in retail establishments and wholesale distribution operations. Businesses must contact VAAFM for licensing requirements prior to operations or change of ownership. Examples of commodities include: any meat or poultry products, milk, frozen desserts, manufacturing ice cream, pesticides, and live plants or animals. Devices include: small scales used to sell products directly to the public, three or more retail scanning points, and motor fuel dispensers.

 Agency of Natural Resources:
 Permit Specialist | (802) 477.2241 | www.anr.vermont.gov

 Vermont Department of Health:
 (802) 863.7200 | www.healthvermont.gov

 VAAFM Licensing Section:
 (802) 828.2436 | www.agriculture.vermont.gov/licensing-registration

MEALS AND ROOMS TAX

State of Vermont:

The Vermont Meals and Rooms Tax is paid when purchasing meals or alcoholic beverages served in bars and restaurants, and when renting a room. The rate is currently 9% for meals and rooms and 10% for alcoholic beverages. The tax is paid quarterly or monthly to the Vermont Department of Taxes.

City of Burlington:

The City requires businesses that sell meals and/or alcohol, charge admissions for amusements, or are considered a hotel, motel, B&B, etc., to register with the City. These businesses must file monthly returns and pay 2% of their gross receipts on all admissions, alcohol, amusements, and meals. The City Clerk/Treasurer's Office also administers liquor licenses, tobacco licenses, entertainment permits, outside consumption permits, and catering permits.

Vermont Department of Taxes: (802) 828.2551 | www.tax.vermont.gov Clerk/Treasurer's Office: (802) 865.7000 | www.burlingtonvt.gov/CT

LIQUOR LICENSES



The City Clerk provides information and forms for obtaining a liquor license. Your application for a liquor license will receive reviews by the Police Department. City Attorney. City Clerk/Treasurer's Office, License Committee, State Liquor Commission and Planning & Zoning.

Fill out the appropriate liquor license application and submit it to the Clerk's Office, along with the application fee. They will schedule you to appear before the Local Control Subcommittee. If approved, the Clerk's Office sends the application to the State for final approval. The Clerks' Office will notify the applicant.

Application forms are available online at www.liquorcontrol.vermont.gov/licensing/forms. The process of obtaining a liquor license requires planning and patience as it can take up to 2 months to complete.

CATERING LICENSES

Contact the Department of Health for the licensing and regulatory requirements that are applicable to your business. To obtain a Caterer's License through the Department of Liquor Control, send a completed application and the associated fee to the DLC. For permission to cater a specific event, submit a Request to Cater Form to the City Clerk/Treasurer's Office. Once approved, they will send the request to the Vermont Department of Liquor Control for final issuance.

FNTERTAINMENT PERMITS

Want to host indoor or outdoor entertainment? An application is available through the Clerk/Treasurer's Office. Return the application, along with the fee. The License Committee will review the application. The permit year begins May 1st.

City Clerk/Treasurer's Office (802) 865.7000 www.burlingtonvt.gov/CT

Vermont Department of Liquor Control Vermont Department of Health (802) 828 2339 www.liquorcontrol.vermont.gov

(802) 863.7200 www.healthvermont.gov

Home-Based Businesses

A home occupation zoning permit is required for any business to operate out of a home. If you rent your home, check if your lease permits the operation of a business. Visit <u>business.burlingtonvt.gov</u> for guidance on which P&Z permits you will need for a home occupation. There are two levels of Home Occupation. One level simply requires "Administrative Approval", while the other requires "Conditional Use Approval", which is reviewed by the Development Review Board. To determine which one you will need, visit the website and review Section 5.4.6 of the Zoning Ordinance. Alternatively, you can discuss your project with P&Z. If you are modifying your home to accommodate your business, building permits will be required from the Department of Public Works.

Planning & Zoning:(802)865.7188www.burlingtonvt.gov/PZPublic Works:(802)863.9094www.burlingtonvt.gov/DPW



Street Vendors

On the Church Street Marketplace...

To be a vendor on the Church Street Marketplace, you must apply to the Church Street Marketplace Commission. In your application, you will need to attach photographs or drawings of your cart that show all sides and measurements. Vendor license fees vary depending on vendor type and location within the Marketplace.

Church Street Marketplace: (802) 863.1648 | www.churchstmarketplace.com/information/contact

Off the Church Street Marketplace...

General Peddling District: Includes all locations throughout the City, except a designated area of downtown and within the parks. Monthly or yearly fees apply for each license. Vehicle endorsements carry additional fees.

Central Peddling District: Includes a designated area of downtown. Yearly, six-month, or monthly fees apply for each license. Food trucks are prohibited in this area.

University Place: There are only seven spaces available. Peddlers must sign an agreement. There is a waiting list.

Complete and submit a Peddler License Application to the Clerk/Treasurer's Office. You will be asked for a proposed location and a description of your cart, stand, or vehicle.

Clerk/Treasurer's Office: (802) 865.7000 | www.burlingtonvt.gov/CT

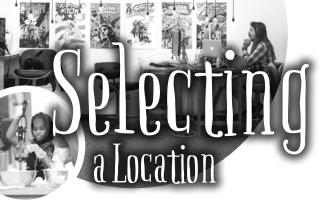
- All peddlers must check with Planning & Zoning to see if they will need a Home Occupation permit
- Selling door-to-door requires a Peddler's License
- Farmers, delivery services, and non-profit solicitors are not required to have a Peddler's License
- Food peddlers are required to put down a refundable deposit
- Food vendors, remember to sign up for a Meals and Rooms Tax account with the Clerk/Treasurer's Office.

PROFESSIONAL REGULATION

The Secretary of State's Office licenses a number of professions. Contact the office or visit the website for more information and to see a complete list of regulated professions.

Vermont Secretary of State: (802) 828.2363 | www.sec.state.vt.us/professional-regulation/about-us.aspx





WHERE CAN I SET UP SHOP?

The City is divided into zones, with certain uses allowed in each zone. Your task is to find a location where your proposed use is allowed.

Step 1

Check out the City's Official Zoning Map at <u>www.burlingtonvt.gov/PZ/CDO/Maps</u>. If you know the potential address for your business, locate it on the map and see which zone it's in.

Step 2

Pull up the Comprehensive Use Table, which can be found in the Zoning Ordinance at <u>www.burlingtonvt.gov/PZ/CDO</u> (scroll down for Appendix A). Check to see if your proposed use is allowed in the zone you're interested in. The use will either be allowed ("Y"), not allowed ("N"), or conditionally allowed ("CU"). If it's a conditional use, there will be extra steps to take in the approval process.

While developing your business plan, contact real estate brokers to explore a business location. Call CEDO at (802) 865.7187 for a list of available commercial space in Burlington.

Coworking and maker spaces can be great options for your business. Search online for details about available shared space, amenities and rates.

Things to Consider

- How much space is needed?
- What are the costs per square foot?
- Can employees easily arrive?
- Is there public transportation?
- How much competition is in the area?
- Is business dependent on foot traffic?
- Is the space ADA accessible?
- How much parking is needed?
- How does the location affect advertising costs?
- How is the property maintained?

"During myriad renovation projects here at the Flynn Center for the Performing Arts, we loved working in partnership with the Department of Public Works and Planning and Zoning. The staff was great in helping to resolve any zoning and compliance issues. I felt like they were true collaborators on our projects."

> John Killacky of The Flynn Center for the Performing Arts

TAKE A TOUR OF THE QUEEN CITY



Pine Street/South End

An eclectic mix of retailers, makers, offices, manufacturers, cafes, thrift shops, artist studios, galleries, antiques, and various industrial uses.

Riverside Avenue

A mix of automotive services, restaurants, and manufacturers. This busy road links Burlington to Winooski.

Downtown/Waterfront

A dense commercial district, full of restaurants, local and national retailers, offices, and banks. At its heart is the Church Street Marketplace, an outdoor pedestrian shopping district.

North Avenue/New North End

Much of the commercial activity is focused around the Ethan Allen Shopping Center, home to a supermarket, hardware store, and many other retailers and services.

North Street/Old North End

A culturally and ethnically diverse area of the city, the Old North End is home to a mix of retailers, restaurants, business services, and grocers.

See page 25 for information on location-specific business associations.



Financing,

NAVIGATING THE HIGH C'S OF CREDIT

Before you bring your financing request to a lender, obtain your credit report. You are entitled to a free copy every year! Regardless of where you seek funding, the prospective lender will review your creditworthiness. A thoroughly documented loan request, which includes a business plan, will help the lender understand you and your business. The basic components of credit analysis are outlined below to help you understand what the lender will look for.

Capacity

Capacity to repay is critical. The prospective lender will want to know exactly how you intend to repay the loan. The lender will consider the business's cash flow, the timing of the repayment, and the probability of successful repayment of the loan.

Collateral

Collateral is an additional form of security you can provide the lender. Collateral involves pledging an asset, such as your home, to the lender, with the agreement that the asset will be the repayment source in case you can't repay the loan. A guarantee is another form of security, in which somebody promises to repay the loan if you can't. Some lenders may require a guarantee in addition to collateral.

Capital

Capital is the money you personally have invested in the business. It is an indication of how much you have at risk should the business fail. Prospective lenders and investors will expect you to have contributed from your own assets, and to have undertaken personal financial risk to establish the business, before asking them to commit any funding.

Character

Character encompasses the general impression you make on the potential lender or investor. The lender will form an opinion as to whether or not you are sufficiently trustworthy to repay the loan or generate a return on funds invested in your company. Your educational background and experience will be reviewed.

Conditions

Conditions relate to the intended purpose of the loan. Will the money be used for working capital, additional equipment or inventory, or another purpose? The lender will consider the local economic climate within your industry, and in other industries that could affect your business.



BANKS

People's United Bank (802) 658.4000 www.peoples.com

Community Bank N.A. (802) 863.2811 www.communitybankna.com

TD Bank (802) 658.1010 <u>www.tdbank.com</u> **KeyBank** (802) 660.4170 <u>www.key.com</u>

Citizens Bank (802) 658.9681 www.citizensbank.com

Northfield Savings Bank (802) 864.3405 www.nsbvt.com NBT Bank (802) 318.9150 www.nbtbank.com

Vermont State Employees Credit Union (800) 371.5162 www.vsecu.com

Vermont Federal Credit Union (802) 658.0225 www.vermontfederal.org Opportunities Credit Union (800) 865.8328 www.oppsvt.org



ALTERNATIVE LENDERS

What if you don't qualify for traditional financing through a bank? There are several "alternative lenders" listed on the following page. These lenders often have more flexibility than banks. Once your business is established and proven, a banking institution will be more likely to favorably consider future requests. In general, banks have stricter guidelines on risk than alternative lenders. However, banks are better suited to grow along with your business.

Financing can take an unexpected amount of time, so it is wise to identify key issues, both dependent and independent of your plan, early on. For many start-ups, cooperation among lenders is crucial. Banks, alternative lenders, government programs, crowd-funding, family, and friends often simultaneously assist in the development of a business. Get creative!

Community & Economic Development Office (CEDO)

CEDO provides gap lending to business owners who need to supplement other sources of debt and equity financing. Call for current information about CEDO's business loan program. (802) 865.7187 | www.burlingtonvt.gov/CEDO_

Vermont Economic Development Authority (VEDA)

Since 1974, VEDA has been a statewide economic development finance lender. VEDA partners with Vermont banks and other lenders to provide low-interest loans to Vermont businesses and farms, both large and small. VEDA customizes financing solutions to fit the individual needs of borrowers. (802) 828.5627 | www.veda.org

Community Capital of Vermont

Community Capital offers flexible business financing and advisory services to entrepreneurs in Vermont who may not meet the requirements for traditional bank financing. (802) 479.0167 | www.communitycapitalvt.org

Vermont Community Loan Fund (VCLF)

VCLF offers financing for real estate, fixed assets, operating capital, line of credit, purchase order financing, and debt restructuring.

(802) 223.1448 | www.investinvermont.org

USDA Business & Industry Guaranteed Loan Program

A federal guarantee of up to 80% of a bank loan. The program is open to for-profit businesses, non-profits, co-operatives, and individuals as borrowers, and is not limited to food and agriculture businesses. Eligible uses include purchase and development of real estate or equipment, business expansion, debt refinancing, working capital in certain circumstances, and business acquisitions. Applicants work directly with their preferred bank to complete an application.

www.rd.usda.gov/programs-services/business-industry-loan-guarantees

U.S. Small Business Administration (SBA)

SBA assists small business owners in accessing the capital they need to start and grow by providing federally guaranteed loans made by area banks and credit unions. SBA microlenders provide a non-bank alternative to business loans that focus on startups and smaller loans up to \$50,000. SBA also provides technical assistance to small businesses that are interested in selling their product or service to the federal government, and provides free, one-on-one, private business counseling through its network of business advisors including the Vermont Small Business Development Center, the VT Women's Business Center & SCORE. (802) 828.4422 | www.sba.gov/vt

USDA Rural Energy for America Program (REAP)

Provides loan guarantees of up to 85% and grant funding to agricultural producers and rural for-profit small businesses for renewable energy systems or to make energy efficiency improvements. www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency/vt



Because hiring employees is a complex and expensive process, the decision to hire somebody must fit in with your goals, as outlined in your business plan. The hiring process must be approached thoughtfully.



Before you hire, you should define the:

- Job
- Experience/education level required
- Salary and benefits you are willing to offer

Though intuition plays a big part in hiring decisions, you should:

- Follow a process that determines the applicant's capabilities for the position
- Review the applicant's resume and application
- Ask for work samples from a previous job, if available
- Test the applicant, if appropriate
- Check the applicant's work references
- Evaluate the applicant's overall attitude

Formulate a personnel policy that addresses:

- Training
- The number of hours/days to be worked each week
- Holiday work, and the method for overtime pay
- Vacation and sick leave
- Time off for personal needs
- A grievance procedure
- Fringe benefits
- Retirement
- Performance review
- Promotion
- Termination

"Finding creative ways to attract, engage, and retain your employees is key to growing your business. There is no single answer so it is critical you spend the time to understand what is important to your best people and invest the time, money, and resources to come up with policies and practices that meet their needs. Don't be afraid to ask them directly and try something new."

> Ted Castle of Rhino Foods

RESOURCES ON HIRING

Equal Employment Opportunity Commission: Information on complying with anti-discrimination laws. <u>www.eeoc.gov/employers/index.cfm</u>

SCORE: Smart articles on finding, hiring, developing, and keeping great employees. www.score.org

Business Owner's Toolkit: Information-packed website about all things small business,

including employee management. www.toolkit.com

Livable Jobs Toolkit: A resource for creating and retaining good jobs and employees.

www.vbsr.org/vbsr-resources/livable-jobs-toolkit/

EMPLOYEES AND RELATED TAXES

Talk to a tax accountant to make sure you understand all the requirements for your particular business. Some businesses, such as those with employees who receive tips, may need to file additional information. Consider hiring a professional for your tax needs. Payroll services can handle all of your employee-related tax documents.

Federal:

Except where noted, all forms available at <u>www.irs.gov</u>

- File form SS-4 to obtain an Employer Identification Number (EIN)
- Each employee must fill out an I-9, the Employment Eligibility Verification form, and a W-4, the Employee's Withholding Allowance Certificate. Form I-9 can be found at <u>www.uscis.gov/i-9</u>.
- In general, you must deposit federal income tax withheld, social security, and Medicare taxes for your employees, either monthly or semi-weekly. Before the calendar year starts, determine which payment schedule you'll be required to use by reviewing IRS Publication 15: www.irs.gov/forms-pubs/about-publication-15
- Each quarter, file Form 941, the Employer's Quarterly Federal Tax Return. Also, deposits for the Federal Unemployment Tax (Form 940) must be made for any quarter within which the tax due exceeds \$500.
- At the end of the year, file Form W-2, the Wage and Tax Statement, for each employee, and Form W-3, the Transmittal of Wage and Tax Statements to the Social Security Administration (SSA). You'll also file Form 940, the Employer's Annual Federal Unemployment Tax Return, unless exempt.

State:

For detailed information, go to www.tax.vermont.gov/business-and-corp/withholding-tax

- Generally, your payment schedule will match that of your Federal payments. For example, if you must pay your Federal Withholding Tax monthly, you would pay the Vermont Withholding Tax monthly.
- Each employee must fill out Form W-4VT, the Vermont Employee's Withholding Allowance Certificate.
- Each quarter, file Form WHT-436, Quarterly Withholding Reconciliation.
- Each year, file Form WHT-434, Annual Withholding Reconciliation. This form is due by January 31.
- You may instead elect to file Withholding Tax returns online with myVTax at <u>www.myvtax.vermont.gov.</u>

Directory

BUSINESS RESOURCES

Vermont Small Business Development Center (VTSBDC) See Page 1

CVOEO Financial Futures Micro Business Development Program (MBDP) See Page 1

Women's Small Business Program (WSBP) See Page 1

Center for Women & Enterprise (CWE) See Page 1

SCORE See Page 1

Greater Burlington Industrial Corporation (GBIC)

The regional economic development corporation for Chittenden County supports the value-adding, dollar-importing, goods and service exporting employers that fuel the regional and state economy. (802) 862.5726 | www.gbicvt.org

Vermont Manufacturing Extension Center (VMEC)

VMEC operates statewide as a not-for-profit providing one-on-one support through consulting, coaching, hands-on implementation, training and education. VMEC's primary goal is to help companies innovate, plan, perform, and grow in ways that increase profitability and drive increasing enterprise value. (802) 728.1432 | www.vmec.org

Women's Agricultural Network (WAgN)

WAgN assists women in starting or expanding farms or agricultural-related businesses. WAgN also provides education, technical assistance, and networking opportunities for each step of the development process. (802) 476.2003 | www.uvm.edu/wagn

Vermont Food Venture Center (Center for an Agricultural Economy)

The Vermont Food Venture Center, managed by the Center for an Agricultural Economy, guides prospective and currently-producing food businesses through the complete process of starting and growing their business - from financing and food safety compliance to supply chain management and scaling up production. The Center also supports the Vermont agricultural industry through helping develop value-added product, business planning, and providing ongoing technical assistance to the state's farms and specialty food producers. (802) 472,5362 | www.hardwickagriculture.org

21

Mad River Food Hub

The Food Hub supports the incubation of new and emerging value-added food businesses and farms through access to a shared USDA-inspected meat processing facility in Waitsfield. Vermont, In addition to providing processing rooms designed for processing value-added cuts and sausage, smoking, and dry-aged curing, we offer cold storage capabilities and distribution services. Our staff and partners offer technical assistance and hands-on coaching to support the many facets of a successful business.

(802) 496.3100 | www.madriverfoodhub.com

LaunchVT

A community initiative powered by the Lake Champlain Regional Chamber of Commerce, LaunchVT provides education, exposure, mentoring, and an annual competition for cash prizes and resources to benefit local entrepreneurs. Also check out LaunchVT Connector at connector.launchvt.com for resources on starting or growing your business.

(802) 863.3489 | www.launchvt.com

BTV Ignite

BTV Ignite is a collaborative local effort that exists to help organize the energy and accelerate the growth of our technology and innovation ecosystem, binding institutions, government, educators, businesses, non-profits, and entrepreneurs together. Among BTV Ignite's initiatives are partnerships and projects with US Ignite and other Ignite communities throughout the United States, helping to highlight Burlington's powerful gigabit infrastructure as a tool, testbed and accelerator for economic, educational and community benefit. www.btvignite.com

Vermont Center for Emerging Technologies (VCET)

VCET is a networked infrastructure of technology business mentors, coworking spaces, corporate partners, college and university resources, economic development partners, and venture capitalists, all of which are geared towards two goals: creating jobs for Vermonters and giving entrepreneurs the resources to start. scale, and succeed.

(866) 232.9423 | www.vcet.co

Vermont Technology Alliance (vtTA)

vtTA is a non-profit business association with a mission to support, promote, celebrate, and grow technology businesses and technology jobs in Vermont. The vtTA advocates on behalf of the Vermont technology business sector, creates opportunities for collaboration and networking, organizes technology programs and events, and encourages education and training programs that support a tech workforce. (802) 735.0840 | info@vtta.org | www.vermonttechnologyalliance.org

Vermont Biosciences Alliance (VBSA)

VBSA is a group of forward-looking Vermont bioscience companies, formed to strengthen the already-thriving industry, and to do their part in furthering bioscience research in Vermont and around the world. vermontbiotech@gmail.com | www.vtbiosciences.org

Institute for American Apprenticeships (known as Vermont HITEC)

HITEC is a non-profit organization with a mission to recruit, educate, and apprentice unemployed and underemployed Vermont residents in the fields of healthcare, information technology, advanced manufacturing, and business services. Education and workforce development programs are designed and built within the specific context of the employer's business needs, and are academically rigorous in order to provide a framework for building tomorrow's workforce.

(802) 872.0660 | <u>www.vthitec.org</u>

Generator

Generator is a community-supported makerspace offering membership to individuals, families and companies (including non-profits and academic institutions).The fabrication space provides members with access to prototyping tools, a machine and welding shop, a woodworking shop, microelectronics workstations and 2D and 3D design software. Generator offers certification on large equipment, monthly classes, and workshops. <u>www.generatorvt.com</u>



AALV, Inc.

Visit the website to learn more about workforce development programs for immigrants and refugees. (802) 985.3106 | info@aalv-vt.org | www.aalv-vt.org

Reuse Marketplace

Reuse Marketplace is a free reuse service to find, sell, trade, or give away reusable and surplus business-related items that would otherwise end up as trash.

(613) 923.5291 | www.reusemarketplace.org

Build Your Own Business (BYOBiz)

BYOBiz is the go-to place at Champlain College for students and would-be entrepreneurs. When possible, programming is also offered to the Burlington business community including advice and mentoring for non-Champlain students from experienced entrepreneurs and investors, as well as great events such as the Speaking From Experience Lecture Series, the Elevator Pitch Competition, and the LaunchVT Champlain Business Pitch Competition.

(802) 865.6490 | www.champlain.edu/centers-of-excellence/build-your-own-business

University of Vermont's Sustainable Innovation MBA

The Sustainable Innovation MBA program offers a one-year AACSB-accredited MBA degree. Its award-winning curriculum comprises 9 months of in-residence training and a summer practicum project hosted by world-class companies and visionary entrepreneurs. Graduates of this program obtain a core MBA toolkit, and the knowledge, skills, and capabilities to transform today's business and create tomorrow's inclusive and sustainable enterprises. www.uvm.edu/business/sustainable_innovation_mba

Vermont Global Trade Partnership (VGTP)

VGTP is Vermont's center for international business assistance, providing international trade educational seminars, trade show participation, technical assistance, and one-on-one consulting services. VGTP also provides grants and funding for businesses to obtain the exposure and necessary infrastructure to make an international transaction possible.

(802) 272.1420 | www.accd.vermont.gov/economic-development/programs/international-trade

Vermont Procurement Technical Assistance Center (VT PTAC)

VT PTAC's mission is to increase the percentage of federal contracts awarded to Vermont businesses with emphasis on contracts awarded to small businesses. Along with assisting Vermont small businesses in government contracts, the VT PTAC operates the Vermont Business Registry, an accessible resource designed to be a digital networking tool that allows Vermont businesses to connect and to be notified of solicitations taking place in Vermont.

(802) 652.2134 | www.ptac.vermont.gov

Vermont Training Program (VTP)

The VTP partners with employers and training providers to train Vermont's employees for the jobs of tomorrow. VTP provides performance based workforce grants for: pre-employment training, training for new hires and incumbent workers. Training can either be on-site or through a training provider/vendor. Grants may cover up to 50% of the training cost.

(802) 355.2725 | www.accd.vermont.gov/economic-development/funding-incentives/vtp

Vermont Employment Growth Incentive (VEGI)

The State of Vermont offers incentives to encourage business recruitment, growth, and expansion through VEGI. The VEGI program can provide a performance-based cash incentive for prospective job and payroll creation, and capital investment that is beyond organic growth and which occurs because of the incentive. (802) 777.8192 | www.accd.vermont.gov/economic-development/funding-incentives/vegi

Downtown & Village Center Tax Credit Program

Vermont's downtown and village center tax credit program supports revitalization seen in community centers across the state. To qualify, a building must be located in a Designated Downtown or Village Center. Income tax credits of between 10% and 50% are available to offset the costs of historic rehabilitation, façade repairs, and technology and code improvements. Call to see if your building and/or project is eligible. (802) 828.3047 L www.accd.vermont.gov/historic-preservation/funding/tax-credits



ASSOCIATIONS & REFERRAL SERVICES

Burlington Business Association (BBA)

Private business advocacy group dedicated to keeping Burlington the cultural, economic, political and educational center of Vermont. The BBA includes members from a wide spectrum of businesses and professions, as well as those having an interest in the vitality of the downtown area.

(802) 863.1175 | www.bbavt.org

Old North End Arts & Business Network (ONEABN)

ONEABN's mission is to stimulate the economic vitality and enhance the diverse mix of Burlington's Old North End arts and business community.

oldnorthend@gmail.com | www.facebook.com/ONEArtsBusinessNetwork

South End Arts and Business Association (SEABA)

SEABA was established to enhance the economic vitality and eclectic mix of Burlington's arts and business community located in the area from Main St. to Flynn Ave. (802) 859.9222 | www.seaba.com

Lake Champlain Regional Chamber of Commerce (LCRCC)

The Lake Champlain Regional Chamber of Commerce serves its member businesses by growing the economy, championing pro-business public policies, and providing member-exclusive, innovative programs and services. The Chamber advocates for a thriving private sector economy to benefit its members, their employees, and their communities.

(802) 863.3489 | www.vermont.org/chamber

Vermont Businesses for Social Responsibility (VBSR)

VBSR is a statewide, nonprofit business association that believes business can only be truly sustainable when people and planet are valued as much as profit. VBSR has grown into one of the largest business groups in Vermont with a sizable Burlington constituency and very affordable membership rates. The group offers 8-10 networking events per year, tips and tools on sustainable business practices, and an active public policy voice in the Vermont legislature.

(802) 862.8347 | <u>www.vbsr.org</u>

Vermont Bar Association Lawyer Referral Service

(800) 639.7036 | www.vtbar.org

Vermont Society of Certified Public Accountants

(802) 229.4939 | <u>www.vtcpa.org</u>

Vermont Retail & Grocers Association

(802) 839.1928 | <u>www.vtrga.org</u>



Chittenden Solid Waste District (CSWD)

CSWD is a municipality that offers no-cost expertise, grants, and other resources to help your business comply with Chittenden County materials management requirements and waste reduction opportunities, including recycling, disposal reporting, food-scrap collection, hazardous waste, etc.

(802) 872.8111 | biz@cswd.net | www.cswd.net

Vermont Gas

Vermont Gas offers a clean, reliable, and affordable energy choice to Burlington homes and businesses. By enrolling in the company's award-winning efficiency programs, customers can save money and reduce energy needs. (802) 863.4511 | www.vermontgas.com

Burlington Electric Department (BED)

BED is a public utility and department of the City of Burlington, the first city in the nation to source 100% of its power from renewable generation. BED provides reliable and safe electricity at affordable rates. BED regularly works with businesses throughout the City to identify ways to drive down their energy costs. (802) 865,7300 | webcustomerservice@burlingtonelectric.com | www.burlingtonelectric.com

Burlington Telecom

Burlington's only 100% fiber-optic network, providing customizable solutions for every business need: ultra-high speed internet, phone, cable, data, and local service support.

(802) 540.0009 | www.burlingtontelecom.com

Department of Public Works: Water Resources Division

Projects involving new or redeveloped impervious (paved, unpaved, or rooftop) surfaces and increases in water/ wastewater usage should contact the Division early on in the development of the project to receive technical assistance and understand local regulatory requirements.

(802) 863.4501 | www.burlingtonvt.gov/DPW/Water



TRANSPORTATION

Go! Vermont - Vermont Agency of Transportation

(800) 685.RIDE | www.connectingcommuters.org

Burlington International Airport

Burlington International Airport provides daily nonstop flights to top destinations in Florida, Washington, D.C., New York City, Toronto, and more. The airport serves Vermont, Montreal, and the Sherbrooke region. (802) 863.2874 | www.btv.aero

Green Mountain Transit (GMT)

Green Mountain Transit is the public transportation service provider for Chittenden, Franklin, Grand Isle, Washington, and Lamoille counties, the Mad River Valley, and the towns of Washington, Orange and Williamstown. GMT provides a variety of transportation options including fixed route service, commuter routes, shopping shuttles, and ADA para transit services. (802) 864.2282 | www.ridegmt.com

Chittenden Area Transportation Management Association (CATMA)

Provides simple transportation solutions to improve commutes, support healthy lifestyles and reduce congestion in the community. (802) 656.7433 | www.catmavt.org

Local Motion

Vermont's nonprofit walk-bike advocacy organization. Local Motion's mission is to help Vermont communities become great places to walk and bike, and to bring the joy of an active life within reach for all Vermonters. Based in Burlington, Local Motion works closely with both residents and businesses to promote walking and biking: to work, for fun, for health, for life. Learn more about Local Motion's services for businesses at www.localmotion.org/bikes_mean_business

(802) 861.2700 | www.localmotion.org



Lake Champlain Ferries

(802) 864.9804 | <u>www.ferries.com</u>

Greyhound

(800) 231.2222 | www.greyhound.com

Megabus (877) 462.6342 | www.megabus.com

AMTRAK - Burlington/Essex Junction

(800) USA.RAIL | <u>www.amtrak.com</u> 29 Railroad Ave. Essex Junction, VT 05452

CarShare Vermont

CarShare Vermont is a non-profit organization that's on a mission to help more people get around with fewer cars. CarShare serves local residents and businesses by providing 24/7 access to a network of vehicles parked in convenient locations in Burlington, Winooski, and Montpelier. Members can reserve a car, truck, or minivan online by the hour or day for personal or work-related travel.

(802) 861.2340 | www.carsharevt.org

Park Burlington

Park Burlington provides both businesses and visitors with information on the best way to get around Burlington, including bus schedules, parking maps, rates, holiday parking info, enforcement and ticketing info, garage lease rates, and more. Local businesses can link to Park Burlington from their own website to provide their customers with up-to-date information. www.parkburlington.com





CITY OF BURLINGTON

WWW.BURLINGTONVT.GOV

CITY HALL 149 CHURCH ST.

Mayor's Office (3rd Floor) (802) 865.7272 www.burlingtonvt.gov/Mayor

Clerk/Treasurer's Office (2nd Floor) (802) 865.7000 www.burlingtonvt.gov/CT

Department of Planning & Zoning (1st Floor) (802) 865.7188 www.burlingtonvt.gov/PZ

Community & Economic Development Office (3rd Floor) (802) 865.7144 www.burlingtonvt.gov/CEDO

Assessor's Office (1st Floor) (802) 865.7114 www.burlingtonvt.gov/Assessor

City Council www.burlingtonvt.gov/CityCouncil

Department of Innovation & Technology (802) 865.7022 www.burlingtonvt.gov/it

OTHER CITY DEPARTMENTS

Department of Public Works 645 Pine St. (802) 863.9094 www.burlingtonvt.gov/DPW

Burlington Parks, Recreation, & Waterfront 645 Pine St. (802) 864.0123 www.enjoyburlington.com

Burlington Electric Department 585 Pine St. (802) 865.7300 www.burlingtonelectric.com

Burlington Telecom 200 Church St. (802) 540.0007 www.burlingtontelecom.com

Burlington Police Department One North Ave. (802) 658.2704 www.burlingtonvt.gov/Police

Burlington Fire Department 136 S. Winooski Ave. (802) 864.4554 www.burlingtonvt.gov/Fire

Burlington School District 150 Colchester Ave. (802) 865.5332 www.bsdvt.org Fletcher Free Library 235 College St. (802) 863.3403 www.fletcherfree.org

Burlington City Arts 135 Church St. (802) 865.7166 www.burlingtoncityarts.org

Church Street Marketplace 2 Church St., Suite 2A (802) 863.1648 www.churchstmarketplace.com



STATE OF VERMONT

WWW.VERMONT.GOV

Secretary of State (802) 828.2363 www.sec.state.vt.us

Chamber of Commerce (802) 223.3443 www.vtchamber.com

Department of Taxes (802) 828.2551 www.tax.vermont.gov

Department of Health (802) 863.7200 www.healthvermont.gov

Department of Labor (802) 828.4000 www.labor.vermont.gov Occupational Safety and Health Administration (VOSHA) (800) 287.2765 www.labor.vermont.gov/vosha

Workers' Compensation (802) 828.2286 www.labor.vermont.gov/workerscompensation

Agency of Commerce & Community Development (802) 828.3211 www.accd.vermont.gov

Agency of Agriculture, Food & Markets (802) 828.2430 www.agriculture.vermont.gov Agency of Natural Resources (802) 828.1294 www.anr.vermont.gov

FEDERAL

Internal Revenue Service Burlington Office 128 Lakeside Ave. (802) 859.9308 www.irs.gov

(800) 829.4933 (Information for Businesses)



Index of the second sec

AALV, Inc	
Accountants	25
Agriculture, Agency of10,	30
Alternative lenders	17
Amtrak	28
Amusements	
Assessor's Office	
Associations, Trade	
Banks	
Bars	
BTV Ignite	
Build Your Own Business (BYOBiz)	
Burlington Business Association (BBA)	
Burlington City Arts	
Burlington Electric Department26,	
Burlington Fire Department	
Burlington International Airport	27
Burlington Parks, Recreation, & Waterfront	
Burlington Telecom	
Business Plan2, 3	
Business Personal Property Tax	
Burlington Police Department	
Burlington School District	29
CarShare Vermont	28
Catering10,	11
Center for Women & Enterprise (CWE)1,	21
Certificate of Occupancy7	
Chamber of Commerce, Lake Champlain	
Chamber of Commerce, Vermont	
Chittenden Area Transportation Management	
Association (CATMA)	27
Chittenden Solid Waste District (CSWD)	26
Church Street Marketplace	20
City Council	
City Hall	
City of Burlington Departments	
Clerk/Treasurer's Office	
Code Enforcement, Department of	/
Commerce & Community	~~
Development, Agency of	30
Commerical Property Tax	. 5
Community & Economic Development	
Office (CEDO) 1, 17,	
Coworking Spaces	22
CVOEO Micro Business Development	
Program (MBDP)	1
Downtown	24
Downtown and Village Center	
Tax Credit Program	24
Downtown Improvement District (DID) Tax	5
Employees	
Entertainment	
Financing	

Fletcher Free Library
Generator
Go! Vermont
Greater Burlington Industrial
Corporation (GBIC)21
Green Mountain Transit Agency (GMTA)27
Greyhound
Handicap Accessibility
Health, Vermont Department of
Hiring
Home-based Businesses12 Innovation & Technology, Department of29
Inspection
Institute for American Apprenticeships
Insurance
Internal Revenue Service (IRS)
Internet Access
Labor, Vermont Department of
Lake Champlain Ferries28
LaunchVT 22
Legal Structure4
Liquor License11
Local Motion
Lodgings
Mad River Food Hub
Mayor's Office
Meals and Rooms Tax4, 10, 13 Megabus
Natural Resources, Agency of10, 30
New North End
North Avenue
North Street
Occupational Safety and Health
Administration (VOSHA)
Old North End15, 25
Old North End Arts & Business
Network (ONEABN)25
Parking, Park Burlington
Peddling
Permits, Catering
Permits, Entertainment
Permits, Environmental
Permits, Planning & Zoning
Permits, Public Works
Pine Street
Planning & Zoning, Department of
Public Works, Department
of (DPW)7-9, 14, 26, 29
Real Estate Taxes
Recycling26
Referral Services
Refugee Business Assistance
Registration4, 6, 9
Restaurants
Reuse Marketplace
Riverside Avenue
SCORE1, 18, 20 Secretary of State4, 13, 30
Small Business Administration, U.S
South End
South End Arts and Business
Association (SEABA)
Startup Resources1, 2
State of Vermont Resources
Street Vendors

, 5 30 27 26
20
25
22
25
20
22
22 24
24 21
21 25
23 24
24
21
21
24
25
~ 1
21
~-
25
22
24
26
29
21
21
30

Community & Economic Development Office

Starting a business is a **big decision**. Taking your passion and turning it into a sustainable, profitable enterprise involves dedication and careful planning. Are you excited by the idea of being your own boss and **doing what you love**, but aren't sure where to start? This guide will walk you through the process of starting a business in Burlington, from the **planning stages** to **opening your doors**...and everything in between.

CEDO



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