



# DOING BUSINESS IN BURLINGTON

THE STREETWISE GUIDE FOR STARTING, EXPANDING, &  
RELOCATING YOUR BUSINESS IN VERMONT'S QUEEN CITY



7th Ed., June 2010

Published by City of Burlington

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# Doing Business In Burlington

From  
the  
Mayor



7th Edition, June 2010  
Produced by Burlington's  
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Burlington, Vermont, is a great place to live, work and visit. Burlington has been recognized numerous times for its livability, healthy environment, and commitment to a greener future. In 2010, *Kiplinger's Personal Finance* named Burlington one of the "Top Ten Cities for the Next Decade." Burlington attracts people with its natural beauty, history, music, art and special events. It also happens to be one of the best places in the country to do business.

If you're thinking of starting, expanding, or relocating a business, Burlington is the place to be. And this guide, *Doing Business in Burlington*, is the place to start. With the help of this guide and the free assistance of Burlington's Community and Economic Development Office (CEDO), you can begin your entrepreneurial journey with confidence. The staff at CEDO have real-world experience at business ownership and know intimately all the Who, Where, What, When and Whys of the City. They are there to help – and help is free, confidential and valuable.

Please use this guide and take advantage of the staff at CEDO. Your business can thrive in Burlington and become part of a great community hard at work.

With Best Regards,

Mayor Bob Kiss

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South Willard at  
Shelburne Street,  
October 1940





# Start Up

## GOT ANY BRIGHT IDEAS?

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

## How to Start a Business in Burlington

FACT: Every business has different needs when starting up.

Construct a customized checklist.

These organizations on the right can sit with you and develop a comprehensive to-do list specific to your business goals -- most are free of charge and all are confidential.

The **Community & Economic Development Office (CEDO)**, located in City Hall, provides free technical assistance and referrals, administers a revolving loan program, provides location and permitting assistance and, when needed, can act as a liaison between City departments and your venture.

(802) 865.7144 | [www.cedoburlington.org](http://www.cedoburlington.org)

The **Vermont Small Business Development Center (VTSBDC)**, located at 60 Main St., is available for free one-on-one assistance with the process of researching, starting, operating, expanding and closing a small business.

(802) 658.9228 | [www.vtsbdc.org](http://www.vtsbdc.org)

The **Micro Business Development Program (MBDP)**, located at 294 N. Winooski Ave., Suite 214 B, offers low and moderate-income entrepreneurs free assistance for starting, expanding or improving their businesses. Services include: one-on-one business counseling,

business planning and loan packaging assistance, peer marketing support group, workshops and training, credit coaching, and household financial education.

(802) 860.1417 | [www.vermontmicrobusiness.org](http://www.vermontmicrobusiness.org)

The **Women's Small Business Program (WSBP)**, "Succeed on your own terms, not on your own," located at 346 Shelburne Rd., provides women with business skills and support to start, operate and expand micro-businesses. It offers many workshops and introductory courses as well as a fifteen-week business skills training program.

(802) 846.7338 | [www.wsbp.org](http://www.wsbp.org)





# Start Up Basics

*The following is only a general overview of the steps you need to take in starting a business. Detailed information on each of these steps is provided in the following pages of this guide.*

**Develop a Business Plan.** Read through the next section of this guide on preparing a business plan. Once your plan is drafted, have it reviewed for free at one of the organizations listed on the opposite page.

**Compile a checklist of steps to take.** Call CEDO, (802) 865.7187, to review. While you are there, ask for a copy of their Commercial Space Database.

**Look into local permits, zoning, and licenses.** Before signing a lease, contact Planning & Zoning, (802) 865.7188, and Public Works, (802) 863.9094, to discuss your plans. P & Z and PW will advise you of necessary zoning and building permits and the process for each. [www.dpw.ci.burlington.vt.us/build/](http://www.dpw.ci.burlington.vt.us/build/) & [www.ci.burlington.vt.us/planning](http://www.ci.burlington.vt.us/planning).

**Choose your legal structure.** Sole proprietorship? Partnership? S-Corp? C-Corp? Limited Liability Corporation? The new L3C (Vermont was the first state to authorize this new designation)? Consult with an attorney and accountant to review the legal and financial benefits of each. You can research the definitions and attributes of these legal structures at the Secretary of State's website: [www.sec.state.vt.us](http://www.sec.state.vt.us).

**Register your name.** Once you've decided on your business's legal structure, or if you are doing business under a name other than your own, you need to register your name. Either call (802) 828.2386 or visit [www.sec.state.vt.us](http://www.sec.state.vt.us) to get the Tradename Registration form. Also, certain professions require permits and licensing (see page 23) from this office. Again, either call the Secretary's office or check their website.

**Get an Employers Tax Identification Number (EIN).** Partnerships and corporations, with or without employees, must obtain an employer identification number. Complete and return IRS form SS-4. Simpler and quicker yet, apply online at [www.irs.gov](http://www.irs.gov).

**Register for state tax numbers.** Complete form S-1 (available at [www.state.vt.us/tax](http://www.state.vt.us/tax) or [www.cedoburlington.org](http://www.cedoburlington.org)) and mail to VT Department of Taxes. For questions on sales tax, withholding, corporate and other taxes call them: (802) 828.2505.

**Call insurance agents.** You'll need various types of insurance. Call three agents, discuss your business needs, get quotes, and compare price and service.

## Advice

Your business may be subject to various permits, licenses, and review. **Check out the section on "Special Considerations"** (pages 20-23).

For comprehensive assistance with larger projects of construction and improvements for new or existing commercial facilities, call CEDO at (802) 865.7144 or GBIC at (802) 862.5726.

# A Business Plan



Bluebird Tavern co-owner Sue Bette

A failure to plan is a plan to fail. Regardless of your needs for a loan, a business plan, if reviewed by professionals, will reveal what you know and don't know about your business venture. How important is that? Oversights and mistakes are much cheaper on paper than in real life. A business plan helps owners perform better and avoid pitfalls. You may be the expert at the nature of your business, but the nature of business varies like our climate.

## Need help or a business plan outline?

Free one-on-one assistance and a confidential review of your plan is available through the organizations listed on page 4. Don't forgo consultation. Before you bring your plan to a bank or other lender, get some qualified opinions.

### Inspiration

Sue Bette and her partners transformed the dilapidated former Tortilla Flats building into a James Beard Award Best New Restaurant semi-finalist.

### Advice

CEDO can review your business plan before you go to a lender. MBDP can help you put your plan together, or Sample plans and business plan templates are available from a variety of sources.

## Cut to the chase: This is about confidence.

If someone is going to loan you money, they need a feeling of confidence (see section on Financing, page 18-19); confidence that the plan is *accurate, plausible, and executable*. If your prospective financiers perceive too great a risk, you can be sure they won't be your prospective financiers for very long. If you need capital, the importance of preparing a business plan cannot be overstated.

The opposite page has a business plan overview. As you draft your plan, your strengths and weaknesses will become clearer. Weaknesses in your business greatly increase the chances of failure. And after sufficient review these weaknesses will be apparent. Treat the business plan as a living document; one which you nurture, learn from, and that eventually brings life to your business.

There are as many ways to write a business plan as there are businesses. On the opposite page is an overview of a typical business plan you can use as a guide. Seek samples of other plans as guidance.



# A Plan Overview

New versions of *Microsoft Office* have decent templates for business plans (*Word*) and the related financial planning documents (*Excel*).

## Introduction

Provide a detailed description of the business and its goals; discuss the ownership of the business and the legal structure; list the skills and experience you bring to the business; discuss the advantages you and your business have over your competitors.

## Marketing

Discuss the products/services offered; identify the customer demand for your product/service; identify your market, its size and locations; explain how your product/service will be advertised and marketed; explain the pricing strategy.

## Financial Management

Explain your source and the amount of initial equity capital; develop a monthly operating budget and a monthly cash flow for the first three years; provide projected income statements and balance sheets for a three-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 pertinent 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, and express your commitment to the success of your business.



Got your plan sewn up?  
Gyllian Svensson of The Bobbin does.

## Advice

Going for a loan? These financial documents must accompany your plan. Easy to use templates are available. **For free forms and free help contact SBDC: (802) 658.9228 [www.vtsbdc.org](http://www.vtsbdc.org)**

### 1. Sources & Application of funds Statement

What funds do you need for the next year and where will they come from?

### 2. Capital Equipment Lids

What equipment do you have, need, and what is its cost or value?

### 3. Cash Flow Statements

Current and projected - minimum 2 years out.

### 4. Balance Sheets

For 3 years, historical and projected.

### 5. Tax Returns

For previous 2 years.

### 6. Break Even Analysis

What is the minimum sales revenue to meet your operating costs?

# Registration, Taxes & Licenses

## *Easy Things To Do During The Business Planning Stage*

### **1. Register your business name with the Vermont Secretary of State.**

If you plan to operate under a different name than your own, you must register the tradename with the Secretary of State. A small fee is charged, and the registration is valid for five years. Forms are available online. As part of your business planning process, you need to choose a legal structure: sole proprietorship, partnership, S-Corp, C-Corp, Worker Cooperative Corp, non-profit, limited profit, Limited Liability Company, or the new L3C. Once you decide, if you are anything other than a sole proprietorship, you must file forms with the Secretary of State. This office also registers trademarks, issues certificates of incorporation for domestic corporations, administers Limited Liability Companies, administers Limited Partnership Registration, and administers Amusement Park Ride Regulation.

(802) 828.2386 | [www.sec.state.vt.us](http://www.sec.state.vt.us)

**2. Register with the Vermont Department of Taxes.** They will help determine which types of taxes are required. The Department of Taxes administers personal income tax, business taxes, meals and rooms tax, sales and use tax, and withholding tax, and assigns a Business Tax Account number. You must have an account number before you open for business. Obtain one by submitting a completed form S-1. See the definitions of various State taxes on opposite page. (802) 828.2551 | [www.state.vt.us/tax](http://www.state.vt.us/tax)

**3. Register with the Internal Revenue Service.** The IRS has application forms online for federal employer ID numbers (EIN) and federal taxes. If you plan to have employees, you will need to get an EIN from the IRS by submitting form SS-4. You will be required to make regular payments to the IRS for social security and employee withholding tax. *Prepare by reading page 15 in this guide.* As a sole proprietor, if you expect to owe at least \$1,000 in personal income tax to the IRS for the upcoming tax year, you must make estimated quarterly payments using form 1040ES. *Again, read page 15 in this guide.* The IRS conducts local workshops and courses geared to small businesses, usually free of charge. (802) 859.9308 | [www.irs.gov](http://www.irs.gov) Burlington IRS office at 199 Main St.

Computers have all but eliminated the need for 37 foot-tall filing cabinets.

*South End outdoor sculpture (above) constructed by Bren Alvarez*

**4. Contact an insurance agent.** Among other insurance needs, Workers' Compensation insurance is required even for businesses with one employee. The Vermont Department of Labor (VT DOL) administers workers' compensation, minimum wage, and child labor laws. For more information, contact: **Department of Labor: Workers' Compensation** (802) 828.2286; Wage and Hour [www.labor.vermont.gov/Default.aspx?tabid=114](http://www.labor.vermont.gov/Default.aspx?tabid=114).

**5. Read pages 20-23 in this guide.** Your business may require special permitting, licensing, and taxes. Among other things, you might need to call the Health Department and the Agency of Natural Resources. The Health Department provides licenses and permits for a wide range of specific businesses (e.g. food and lodging, bakeries, asbestos abatement workers, lead contractors, emergency medical service providers, hospitals, food processors). *Again, read pages 20-23 to see if your business requires special considerations.*

#### **6. Which City of Burlington business taxes apply?**

**Commercial Real Estate Tax:** A non-residential property tax based on a multiplier of 1.2 of the City's appraised value. For billing questions call the City Clerk's Office at (802) 865.7000. For appraised valuation questions call the City Assessor's Office at (802) 865.7114 or visit the Assessor's website for property data at [www.ci.burlington.vt.us/assessor](http://www.ci.burlington.vt.us/assessor).

**Business Personal Property Tax:** Also known as the Machinery and Equipment tax. It is required for all businesses to register with the City Assessor's Office. Please contact the Assessor's Office by calling (802) 865.7114. You can learn more about this tax and obtain the registration form by going to the City Assessor's website, [www.ci.burlington.vt.us/assessor](http://www.ci.burlington.vt.us/assessor).

**Downtown Improvement District Tax:** This tax enables free parking for shoppers and visitors during peak shopping times throughout the year. This tax is based on the appraised value and only applies to the commercial properties within the Downtown district. This tax is on the Real Estate tax bill. For billing questions call the City Clerk's Office at (802) 865.7000.

**Meals and Rooms Tax:** The City requires restaurants, movie theaters, amusements, caterers, motels, hotels, and guest homes to pay a percentage of gross monthly receipts to the City Clerk's Office on a monthly basis. Call (802) 865.7011/7015 for the current tax rates.

**For more information see the Special Considerations section (pgs 20-23)**



#### **Get Guide To Vermont Business Taxes.**

Call (802) 828.2551  
[www.state.vt.us/tax](http://www.state.vt.us/tax)

#### **State Tax Definitions:**

##### **Sales & Use**

A tax on sale and rental of goods, acquired both in and out of state. A certificate is required to collect the tax.

##### **Meals & Rooms**

A tax of gross receipts per quarter for restaurants, bars, lodgings, etc.

##### **Corporate Income**

A percentage of the corporation's net income. Minimum of \$250 per year.

##### **Personal Income**

Approximately 24% of your federal income tax.

##### **Fuel Gross Receipts**

A tax on the retail sale of fuel (e.g. propane, natural gas, coal, heating oil), if you sell over \$10,000 per year.

##### **Withholding**

A tax you withhold and remit to the State on behalf of your employees.

##### **Other State Taxes**

There are special taxes on beverages, cigarettes, tobacco, solid waste, and others.



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

# Planning & Zoning

## Advice

Call P&Z. Have a conversation about your project.

**“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 just 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 the information and forms needed can be found at [www.ci.burlington.vt.us/planning](http://www.ci.burlington.vt.us/planning).

**“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 the location’s address. You may need a permit if you are converting the use of a space (e.g. office to retail, retail to manufacturing, residential to office). It may not be important if you are changing the products or services (e.g. clothing to home products), but it is important if the type of activity is changing. Call (802) 865.7188 to find out.

**“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 as historic or may require approval of design changes. Design changes include signs on the outside of the building.

**“What if my proposal requires construction or other work inside or outside the building?”** In most cases, you will need a *Building Permit* from Public Works (802) 863.9094 in addition to the P&Z 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 Design Advisory Board and/or the Development Review Board, which could take a few months. Whether it’s three hours, three days, or three months, the sooner you approach P&Z, the better you can plan to ensure you have the necessary permits before you begin operating.

**“How much does a permit cost?”** Fees are based on the type of the project. Visit the website for current fees, including impact fees, specific to your project. [www.ci.burlington.vt.us/planning](http://www.ci.burlington.vt.us/planning)

**“I’m not sure if my space is handicapped accessible.”** The *Americans with Disabilities Act* requires certain building adaptations. Check with the Building Inspector in **Public Works** as early as possible to make sure your space complies. In some situations, for example where the costs of installing adaptive equipment is determined exorbitant, variances are issued by Public Works. A zoning permit will still be needed.

**“What if I don’t get approval for what I want to do?”** You are able to appeal the decision to the Vermont Environmental Court or possibly approach the Planning Commission about changing the zoning laws. Ask P&Z for details.

**Design Review Guides** P&Z’s Review Guides are easy to understand how-to guides on a variety of zoning design review topics. Reviewing applicable guides as you plan is a great idea. You can pick them up at their offices at City Hall or go to [www.ci.burlington.vt.us/planning](http://www.ci.burlington.vt.us/planning). There are twenty guides available. Here is a partial list:

**The Design Review Process**

**Site Plans**

**Building Elevations**

**Parking**

**Outdoor Lighting**

**Windows**

**Signs**

**Utilities and Other Essentials**

**Access for All**

**Certificates of Occupancy**

**Historic Buildings/Historic Research**

**Development Review Board**



Can I hang scissors on my building?



How about a rhino? Contact the friendly staff at Planning & Zoning.

Photo credit:  
top right, Dawn O’Connell/  
Shoot Me Photography

**Advice**

You may be eligible for federal and state tax credits for handicap access improvements at your site. Call CEDO at (802) 865.7587 for more info.



Spring is a busy time for construction. Plan ahead. Sheryl & Rod of JR's Corner Store

Let the helpful staff at the Department of Public Works shed some light on your project before you get started on plans for interior modifications, electrical or plumbing work.



The **Public Works** Department has a broad range of responsibilities including certain permitting, inspection and public utility services. New buildings, additions, alterations, repairs, demolitions, changes in plumbing, mechanical and electrical systems will require a permit followed by inspection of the construction.

# Public Works

<http://www.dpw.ci.burlington.vt.us/>

**“When do I need to contact Public Works?”** Now, or certainly before the day you wish to start your project. They can tell you if you need a building, plumbing or electrical permit. They will schedule inspections for building code, health & safety, fire, etc.

**“Do I need to fill out an application for a permit?”** Yes. Complete Form ISD-1 Application for Permit (available on website, see above). It is strongly recommended that you or your contractors contact this office during the project’s planning stages or at the same time that your project is being reviewed under the zoning process. This will help keep your project on schedule and let you start on the day you planned.

**“How long does it take to get a permit?”** There is a short waiting period. Depending on the size of the project, it could take from less than an hour to an entire week. Most permits are issued without delay. If you have planned far enough ahead, contacted the Inspection Services Division, provided plans, made phone contact, etc. prior to your project start date, it will not take long for you to obtain the necessary permits and get your project underway.

**“Do I need a separate permit for electrical, plumbing, building, etc?”** Yes. Each trade required to complete a project will be permitted separately identifying the work being performed and by whom it is being done. Each trade person will secure his or her own permit(s), and each permit fee will be based on the cost of construction for that trade’s portion of the work.

**“How much does a permit cost?”** All permits have a minimum permit fee when the project costs for labor and material fall below a certain level. For projects over the minimum, the permit fee is calculated for every \$1,000.00 of the construction cost.

**“Do I need to close out permits issued for my projects?”** Yes. Obtaining a Certificate of Occupancy is required as part of the permit process. Double-check with both the P&Z and the Inspection Services Division to be sure that all your projects were closed out after final inspection.

**“Can Public Works recommend a contractor to do the work?”** No. The service that they provide through the permit process ensures that all contractors working in Burlington have the proper credentials and observe all state and local life safety codes in construction work.

**“Can I do my own plumbing or electrical work for my business?”** No. Generally, plumbing and electrical licenses are required to perform work in Burlington. All work done must comply with all state and local building codes and ordinances.

**“Do I need to provide plans? If so, what is required to be shown on the plans, and can I draw them myself?”** Yes. Public Works needs to review your plans. For smaller projects, the plans should show elevation and floor plans identifying all areas and materials. In addition, for larger projects, you should add a foundation plan, further floor plans, sections, etc. You may draw these plans yourself or have a professional do them for you. However, a professional must affix a valid registration stamp and number for the inspector to accept them.

**“How soon can I get an inspection for my project?”** Inspections are required for all permits. The best time to schedule an inspection is when you pick up your permit. DPW’s inspection schedule is driven by the construction demand and is on a first-come, first-serve basis. They request a minimum of three days lead-time to be able to be at the property for an inspection. From early spring to late fall, and around the holidays, the lead-time is longer.

**“When can I see an inspector?”** The inspectors have set aside certain office hours, 8 am to 10 am, specifically to return phone calls, schedule appointments, and meet with walk-in customers. These hours were set up to issue quick permits and answer any questions you may have to keep your project moving. Voice mail can also be an important tool. For building permits call (802) 865.7559; for electrical permits call (802) 865.7561; for mechanical, heating, ventilation, sprinkler, and plumbing call (802) 865.7560.



The offices of Public Works have candy for your enjoyment.

### Advice

Call Public Works. Have a conversation about your project.

# Creating Jobs



Because hiring employees is a complex, expensive process, the decision must fit in with your goals as outlined in your business plan. The hiring process should be approached thoughtfully. Before you hire, you should define the job, the experience or education level required and what salary and benefits you are willing to pay. Seriously consider formulating a personnel policy that addresses the following: the number of hours to be worked each week and the number of days per week; holiday work and the time and method for overtime pay; fringe benefits; vacation and sick leave; time off for personal needs; training; retirement; a grievance procedure; performance review and promotion; and termination.

Though intuition plays a big part in hiring decisions, you should follow a process that determines the applicant's capabilities for the position. In addition to reviewing the candidate's resume and application, ask for work samples from a previous job if available. Test the applicant if appropriate and definitely check his or her work references. The number one trait employers cite as a reason for hiring? Attitude.

## Web-Based Resources on Hiring

### **Small Business Administration: Delivering Success Video**

A plethora of video interviews with successful entrepreneurs  
[www.sba.gov/tools/audiovideo/deliveringsuccess/index.html](http://www.sba.gov/tools/audiovideo/deliveringsuccess/index.html)

### **Equal Employment Opportunity Commission and Small Businesses**

What questions are okay to ask in an interview? This site will answer that and the other most common questions that employers encounter and make it easier for you to comply with anti-discrimination laws: [www.eeoc.gov/employers/index.cfm](http://www.eeoc.gov/employers/index.cfm)

### **SCORE Reading Room**

Smart articles on finding, hiring, developing and keeping great employees:  
[www.score.org/readingroom.html](http://www.score.org/readingroom.html)

### **Business Owners Toolkit**

A rich, information-packed website about all things Small Business including dozens of forms and articles on employee management: [www.toolkit.com](http://www.toolkit.com)

### **Livable Jobs Toolkit**

Excellent resource for creating and retaining good jobs and employees: [www.vbsr.org](http://www.vbsr.org)



Notes

# Employees & Related Taxes



## Federal

*Except where noted, all forms available at [www.irs.gov](http://www.irs.gov)*

File form SS-4 and obtain an Employer Identification Number (EIN).

Each employee must fill out a W-4, the employee withholding form and an I-9 Employment Eligibility Verification form.

For each pay period (weekly, bi-monthly, monthly, etc.) you need to calculate and deduct employees' income tax, social security, and medicare amounts. Each quarter you'll file a form 941 to report your payments. You can file form 941 and make your payments on the IRS website.

Shortly after the end of the calendar year, you'll file Wage and Tax Statements (W-2) for each employee and a Transmittal of Wage and Tax Statements (W-3 form). You'll also file form 945, the Annual Return of Withheld Federal Income Tax.

Some businesses, such as those with employees who receive tips, are required to file additional information. Check with your tax accountant or visit [www.irs.gov](http://www.irs.gov).

If you are self-employed (i.e. no employees) you must pay the self-employment tax. Use schedule SE with your annual 1040 tax return. See [www.irs.gov](http://www.irs.gov) for information.

## State

*Except where noted, all forms available at [www.state.vt.us/tax](http://www.state.vt.us/tax) or call (802) 828.2551.*

When you file an S-1, Vermont Application for Business Tax Account, you need to request a withholding tax account if you plan on employing. The State will send you an Employer Withholding return booklet for reporting along with a schedule and formula for calculating the deductions.

Each employee must fill out form W-4VT.

As an employer, you must file wage reports on a quarterly basis even if no wages were paid in a quarter. An Employer's Quarterly Wage & Contribution Report (Form C-101) is mailed to each taxable and reimbursable employer during the last week of each calendar quarter.

Workers' Compensation insurance must be purchased. Contact an insurance agent. For information on Workers' Compensation visit [www.labor.vermont.gov](http://www.labor.vermont.gov) or call (802) 828.2288.

Check with VOSHA (Occupational Safety & Health) for additional regulations that may apply to your company at [www.labor.vermont.gov](http://www.labor.vermont.gov) or call (802) 828.2288.

## Advice

Have a conversation with a tax accountant. Consider hiring a professional for your tax needs. You might save a bundle in aspirin costs. An alternative to managing your company's payroll and tax filings would be to hire a payroll service to handle all your employee-related tax documents.

# Renewal Community



*The Renewal Community (RC) is a federally-designated area with special business tax incentives to encourage economic development. In Burlington it includes the Old*

*North End and Downtown areas of the City. The boundaries are Willard Street on the east, the Intervale railroad spur on the north, Lake Champlain on the west, and King and Main Streets on the south. If you want to see if you are located in the Renewal Community, you can view a larger map and/or check the street address list at [www.cedoburlington.org](http://www.cedoburlington.org).*

## **Your business is in the RC? So what?**

Renewal Community designation offers a number of new federal tax incentives, including:

**Wage Credit:** Businesses can take a credit against Federal taxes of up to \$1,500 each year through 2009 for every existing employee and new hire who lives and works in the Renewal Community.

**Increased Section 179 Deduction:** Businesses that qualify as Renewal Community Businesses can claim up to \$35,000 in additional expensing for certain depreciable property (such as qualified equipment and machinery) purchased after 1/1/2002.

**Commercial Revitalization Deduction:** This provides an accelerated deduction period for commercial real estate for qualified projects in the Renewal Community involving new construction or substantial rehabilitation. You must apply to the City in order to use this deduction. You can view the CRD Allocation Plan at [www.cedoburlington.org](http://www.cedoburlington.org).

**Zero Percent Capital Gains Rate:** Owners of qualifying Renewal Community assets do not have to pay federal tax on any gain when they sell the assets.

## **How can I find out more about Renewal Community benefits?**

You can access the Tax Incentive Guide for Businesses in the Renewal Communities online at HUD's web site ([www.hud.gov](http://www.hud.gov)). You can access IRS Publication 954 (Guide to Tax Incentives for Empowerment Zones and Other Distressed Communities) online at the Internal Revenue Service website ([www.irs.gov](http://www.irs.gov)). Once there you can also e-mail tax questions to the Internal Revenue Service.

You can see a list of some of the questions gathered so far, with the answers provided so far, at the CEDO website ([www.cedoburlington.org](http://www.cedoburlington.org)). You can also contact Bruce Seifer at CEDO (802) 865.7179 or [bseifer@ci.burlington.vt.us](mailto:bseifer@ci.burlington.vt.us) or contact your tax advisor.

photo credit, top right:  
Dawn O'Connell/  
Shoot Me  
Photography





While developing your business plan you should be contacting real estate brokers and prospecting for your business location. To start, the **Community and Economic Development Office** (802) 865.7187 maintains a list of available commercial space in Burlington. They'll send you a list of available spaces. When you find a place, call **Planning & Zoning** (802) 865.7188, to see if your business is permitted there.

# Selecting A Location

## Take a Tour of the Queen City

Here is an overview of the major commercial districts and corridors: **Downtown/Waterfront** - A dense commercial district full of restaurants, local and national retailers, professional offices, and banks. At its heart is the newly renovated **Church Street Marketplace**, an outdoor pedestrian shopping district and an underground **Town Center**. **Pine Street/South End** - An eclectic mix of retailers, offices, manufacturers, cafes, thrift shops, artists' studios, galleries, antiques, and automotive and industrial supply companies. **Old North End/North Street** - A mix of retailers, restaurants, business services, grocers, and thrift shops. **Riverside Avenue** - A mix of automotive services, restaurants, and manufacturers. This busy road links Burlington to Winooski. **North Avenue/New North End** - Most of the commercial activity is focused around the Ethan Allen Shopping Center, home to a new supermarket, hardware store, and many other retailers and services.

## Location is destiny

Choose a location that will help generate, not deter, customers. Is there too much competition in the area? Look for a Merchant's Association - group advertising, insurance, and security may be available. Talk to the current or previous tenants regarding the landlord's property maintenance and any limitations on the property. Carefully review or consider having an attorney review the lease before signing. How much space is needed? What are the costs per sq. ft.? Can your employees easily arrive? Is there public transportation? How much parking do you have vs. need? How does your location affect your advertising costs? Is your space ADA accessible?

## Advice

Call up the various business associations listed in the directory. Sometimes they hear of openings before they hit the street. Call CEDO (802) 865.7187. They maintain a list of available commercial space.



Regardless of where you seek funding – from a bank, a local development corporation, or a relative – a prospective lender will review your creditworthiness. A complete and thoroughly documented loan request (including a business plan, see pages 6-7) will help the lender understand you and your business. The basic components of credit analysis, the “Five C’s,” are described below to help you understand what the lender will look for.

# Financing

## *Navigating the High C’s of Credit*

**Capacity** to repay is the most critical of the five factors. The prospective lender will want to know exactly how you intend to repay the loan. The lender will consider the cash flow from the business, the timing of the repayment, and the probability of successful repayment of the loan. Payment history on existing credit relationships – personal or commercial – is considered an indicator of future payment performance. Prospective lenders also will want to know about your contingent reserve sources of repayment.

**Capital** is the money you personally have invested in the business and 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.

**Collateral** or guarantees are additional forms of security you can provide the lender. Giving a lender collateral means that you pledge an asset you own, such as your home, to the lender with the agreement that it will be the repayment source in case you can’t repay the loan. A guarantee, on the other hand, is just that – someone else signs a guarantee document promising to repay the loan if you can’t. Some lenders may require such a guarantee in addition to collateral as security for a loan.



Coffee technicians analyzing coffee at Coffee Enterprises

### **Advice**

Before you bring your financing request to a lender, obtain your credit report. The State of Vermont requires credit reporting agencies to give one free report per year to anyone requesting it. Lenders will be looking at this info so you should be aware of its content before they scrutinize it. Call Credit Bureau Service of Vermont to find out how to get yours: (800) 888.4213



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

**Character** is the general impression you make on the potential lender or investor. The lender will form a subjective 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 in business and in

your industry will be reviewed. The quality of your references and the background and experience levels of your employees also will be taken into consideration.

For many start-ups, cooperation among lenders is the key. Many new businesses need to piece together a patchwork to satisfy their financing. Banks, alternative lenders, government programs, family and friends often become partners to assist in the development of business. If you encounter resistance in obtaining financing, get creative.

What if you don't qualify for traditional financing through a bank? There are several "alternative lenders" listed in the financing directory section of this guide (page 30). 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, and their many valuable services and products could ultimately present your venture with more choices and greater flexibility.

Financing your start-up or expansion should be considered as you begin your planning. It makes no sense to think of planning and financing separately. Financing can take an unexpected amount of time, so identifying key issues both dependent and independent of your plan is wise. Meet with one of the organizations listed on page 4 and have a conversation.

## Advice

Put yourself in the lender's shoes: If someone was looking to borrow money from you, what would you want to know before you lent your money?



Notes

# Special Considerations

## Restaurants, Bars, Delis, Lodgings, Catering Services, Amusements



### Advice

Plan on up to six weeks for your Health Permit and eight weeks for your Liquor License.

Read on.

Make sure you read **page 5**, “Start-up Basics,” for information all start-ups need to consider. You’ll find items such as registering your business with the state, filing for a tax identification number, and when and why to contact Planning & Zoning and Public Works.

Contact the **Health Department** (802) 863.7200. You’ll need a Health Permit. Obtain this permit application online at [www.healthvermont.gov](http://www.healthvermont.gov) or by calling the local office at (802) 863.7221. Once the application is reviewed, they will schedule a site visit to inspect your operation. Plan for at least ten days.

However, before the Health Department can issue the permit, you (excluding caterers) need to obtain a permit from the **Agency of Natural Resources** that certifies that you have adequate water/wastewater services for the capacity of your establishment. Call a local permit specialist at (802) 879.5676, have a discussion, and obtain an application. Good advice would be to visit [www.anr.state.vt.us/decl/permit\\_hb/smallbus.htm](http://www.anr.state.vt.us/decl/permit_hb/smallbus.htm) to read about the process. It can take up to three weeks to obtain this permit, so plan ahead.

Contact the **Clerk/Treasurer’s Office** (802) 865.7000. You’ll need information and forms for the **Gross Receipts taxes** and for acquiring a **liquor license**. The Clerk’s Office also administers tobacco licenses, entertainment permits, outside consumption permits, and catering permits.

### Meals Tax

Restaurants, bars, hotels, and caterers, among others, are required to pay the State’s meals tax, currently at 9%.

When filing a State tax ID application, there will be a place on that form to establish that account. Call the VT Dept. of Taxes for info: (802) 828.2551



**What are Gross Receipts Taxes?** The City requires businesses that sell meals, alcohol, charge admissions for amusements, or are considered a hotel, motel, B&B, etc., to register with the City. They must file monthly returns and pay 2% taxes on all admissions, alcohol, amusements and meals. Contact the City Clerk at City Hall for forms (802) 865.7000.

# Obtaining a Liquor License A 12-Step Program?

The City Clerk, (802) 865.7000, at City Hall provides information and forms for obtaining a liquor license. Your application for a liquor license will receive reviews by the Police Department, the City Attorney, Clerk/Treasurer's Office, Planning & Zoning, License/Local Control Sub-Committee, the Local Control Committee, and the State Liquor Commission. Step one is to fill out the appropriate Liquor License application (there are three types and fees apply) and submit it to the Clerk/Treasurer's Office. The Clerk will schedule the applicant to appear before the License/Local Control Sub-Committee, which will then make its recommendation to the Local Control Committee.

If approved, the Clerk's Office sends the application to the state for final approval. The Clerk's Office will notify the applicant.

Application forms are available online at [www.state.vt.us/dlc/licensing/applications.html](http://www.state.vt.us/dlc/licensing/applications.html).



a special event). The License/Local Control Sub-Committee will review and make its recommendation to the Local Control Commission. The Entertainment Permit year begins May 1st.

**Obtaining a Catering Permit.** First apply for a Permit/Number through the Vermont Department of Health, (802) 863.7200, at 108 Cherry Street, 3rd Floor. After you receive your number, you must obtain a Request for Catering form from the Clerk Treasurer's Office. After approval, the Clerk's Office will mail the application for final review to the Vermont Liquor Control Board in Montpelier.

**You should also contact the Vermont Department of Health (802) 863.7200 and obtain its *Guide to Starting a New Food or Lodging Business in Vermont*. Make sure you read page 5 for the "everyday" considerations of starting a business.**



## Old Vermont

1 3/4 oz. gin (London dry style)  
1/4 oz. grade B maple syrup  
1/2 oz. fresh lemon juice  
1/4 oz. fresh orange juice  
3 dashes Urban Moonshine™ Maple Bitters

Shake all ingredients vigorously and strain into chilled glass. Top with 2 dashes Maple bitters

*Recipe provided by Urban Moonshine™, Burlington, VT*

## Advice

The process of obtaining a liquor license requires some planning and patience as it can take up to 2 months to accomplish.

Your application for a liquor license will receive many wonderful reviews including checks by the Police Department, the City Attorney, Clerk/Treasurer's Office, Planning & Zoning, License/Local Control Sub-Committee, the Local Control Committee, and the State Liquor Commission.

# Special Considerations

## Home-based Businesses, Street Vendors, and Professionals



### Advice

Again, calling Planning & Zoning or the Community & Economic Development Office before you start your project can save the day. Discuss your needs and the process of reaching your goals. Complications are easier to overcome if you can prepare ahead. Untangling a situation after the fact is almost always more difficult and more costly.

### Home-Based Businesses

*A home occupation zoning permit is required for any business to operate out of an owner's home. (Note: If you rent your home, make sure to check if operating a business is allowed in your lease.)*

**Permit Process:** Visit the Planning & Zoning website at [www.ci.burlington.vt.us/planning](http://www.ci.burlington.vt.us/planning) to get a copy of the Zoning Permit Application Form, a Home Occupation questionnaire and information. There are two levels of Home Occupations, one that simply needs "Administrative Approval" (with non-refundable fee) and the other being "Conditional Use Approval" which is reviewed by the Development Review Board (which has a different non-refundable fee). To determine which one you will need, visit the website and review Section 5.4.6 of the Zoning Ordinance. Alternatively, you can just pick up the phone and discuss your project with P&Z to get a good idea what level you're applying for. If you are modifying your home to accommodate your business, you may also need to obtain a building permit from the Department of Public Works (802) 863.9094.

### Street Vendors

#### Church Street Marketplace



To be a vendor on the Church Street Marketplace, you must apply to the Church Street Marketplace Commission located at 2 Church St., Suite 2A, or call (802) 863.1648. In your application, you will need to attach photographs or drawings of your cart showing all sides and measurements. There is an application fee. Along with the application, you must submit a Vendor Application checklist.

Vendor License fees vary depending on vendor type and location within the Marketplace. Food vendors, remember to sign up for a gross receipts account with the Clerk/Treasurer's Office.



## Street Vendors, cont'd

### Beyond 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. Vehicle endorsements are not applicable.

*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's Office. You will be asked for a description of your cart, stand or vehicle and for a proposed location.

## Professional Regulation

**The Secretary of State's Office** licenses the following professions. If your profession is listed below, give them a call (802) 828.2386 or visit <http://vtprofessionals.org>.

*Accountancy, Acupuncture, Architecture, Athletic Trainer, Auctioneer, Barber/Cosmetology, Boxing, Chiropractic, Crematory Establishment, Dental, Dietician, Electrolysis, Engineer, Funeral Service, Hearing Aid Dispenser, Land Surveyor, Marriage/Family Therapy, Mental Health Counselor, Licensed Midwife, Motor Vehicle Racing, Naturopath, Nursing, Nursing Home Administrator, Occupational Therapy, Opticians, Optometry, Osteopath, Pharmacy, Physical Therapy, Private Investigative/Security, Psychoanalysis, Psychology, Psychotherapy, Radiologic Technology, Real Estate Appraiser, Real Estate Broker/Salesperson, Respiratory Care Practitioner, Social Worker, Tattooists/Body Piercers, Veterinary.*

Consult the State's Professional Regulation website for agencies who regulate the following professions: *Attorneys, Drug & Alcohol Counselors, Licensed Educators, Insurance Agents/Brokers, Plumbers, Electricians, Polygraph Examiners, Well Drillers, Physicians, Physicians Assistants, Podiatrists, Speech Pathologist/Audiologist.*

### Other Things You Need to Know for Peddler Licenses

All peddlers must check with Planning & Zoning (802) 865.7188 to see if they will need a *Home Occupations permit*.

Food Peddlers are required to put down a refundable deposit.

Selling door-to-door requires a Peddler's license.

Farmers, delivery services, and non-profit solicitors are not required to have a peddling license.

# Directory

## Public & Private Business Resources

### Community & Economic

#### Development Office (CEDO) -

Connects entrepreneurs with local training, financing and networking opportunities.

Provides information about regulatory requirements, energy savings opportunities, continuation operations, leasable commercial space and vacant industrial land in the City, and has a business loan program.

(802) 865.7187 | Fax: (802) 865.7024 | TTY: (802) 865.7142 | [www.cedoburlington.org](http://www.cedoburlington.org)

**Micro Business Development Program (MBDP)** - Offers low and moderate income entrepreneurs free assistance for starting, expanding or improving their businesses. Services include: one-on-one business counseling, business planning and loan packaging assistance, peer marketing support group, workshops and training, credit coaching and household financial education. (802) 860.1417 x106 | [www.vermontmicrobusiness.org](http://www.vermontmicrobusiness.org)

**Small Business Development Center (SBDC)** - Offers free business counseling for people with questions regarding starting a new business, acquisition of a business, marketing, expansion, finance, etc. (802) 658.9228 | [www.vtsbdc.org](http://www.vtsbdc.org)

**SCORE** - A network of experienced businesspeople who can provide small business owners with free, confidential and unlimited advice on business planning and management. Clients are matched with a SCORE counselor whose experience matches a business owner's needs.

(802) 951.6762 | [www.score284.org](http://www.score284.org)

**Women's Small Business Program (WSBP)** - "Succeed on your own terms, not your own." Offers a continuum of services that provides women with business skills and support to start, operate and expand micro-businesses. Offers a fifteen-week business skills training program, many workshops, and 'Getting Serious' - a one-day workshop to explore business ownership. (802) 846.7338 | fax (802) 846.7237 | [www.wsbp.org](http://www.wsbp.org)



### Advice

Having professional help such as an accountant and attorney will greatly reduce your risk of making missteps in planning and running your business. Also, payroll services save you much valuable time, and they file many of your taxes as part of their service.

**Women’s Agricultural Network** - Assists women starting or expanding farms or agriculturally-related businesses. Provides education, technical assistance and networking opportunities for each step of the development process.

(802) 223.2389 | [www.uvm.edu/~wagn/](http://www.uvm.edu/~wagn/)

**GBIC** (formerly the Greater Burlington Industrial Corporation) - An economic development corporation that serves as a catalyst for industrial and economic growth in Chittenden County. (802) 862.5726 | [www.gbicvt.org](http://www.gbicvt.org)

**Vermont Business Materials Exchange** - VBMeX is a free service whose goal is to minimize waste by fostering the exchange of reusable resources. Through VBMeX, companies with surplus or by-product materials connect with other businesses or individuals who can reuse these materials productively. While businesses save money on disposal fees, they can also reduce their impact on the environment.

(802) 254.3636 | [www.vbmx.org/index.php](http://www.vbmx.org/index.php)

**Vermont Software Developers Alliance** (vtSDA) - Offers networking opportunities and collaboration to help its members promote their products and services. They advocate on behalf of their members and help to organize collective marketing, increasing exposure to potential customers. To find out more about vtSDA, come to a monthly meeting.

(802) 735.0840 | [info@vtsda.org](mailto:info@vtsda.org) | [www.vtsda.org](http://www.vtsda.org)

**Vermont Bioscience Alliance** (VBSA)-

A number of forward-looking Vermont bioscience companies formed an alliance to strengthen the already-thriving industry here and to do their part in furthering bioscience research in Vermont and around the world.

[vermontbiotech@gmail.com](mailto:vermontbiotech@gmail.com)

[www.vtbiosciences.org](http://www.vtbiosciences.org)



## Advice

“Knowing how to navigate the permitting system is key to staying on schedule during build-out. We were able to open within six weeks of moving into our space by working with qualified contractors, consulting with CEDO, and setting up visits with local authorities to get advice before final inspections.”

- **Jodi Whalen, co-owner,** August First Bakery

### **VT Global Trade Partnership**

Offers complete assistance for international trade. (802) 828.1681  
[www.economicdevelopment.vermont.gov/Programs/GlobalTrade/tabid/121/Default.aspx](http://www.economicdevelopment.vermont.gov/Programs/GlobalTrade/tabid/121/Default.aspx)



### **Vermont Manufacturing Extension Center (VMEC)**

Provides one-on-one support and services through Field Engineers to Vermont's small and mid-sized (under 500 employees) manufacturers. VMEC's goal is to assist Vermont manufacturers to increase productivity, modernize processes, and improve competitiveness. Ongoing training opportunities designed specifically for manufacturers are also offered. VMEC, 60 Main Street | (802) 660.2737 | [www.vmec.org](http://www.vmec.org)

## **Advice**

Senator Leahy's award-winning site, [www.leahy.senate.gov](http://www.leahy.senate.gov), is chock full of helpful information for the Burlington entrepreneur. Check out the Jobs & Economy Section.

### **Vermont Business Assistance Network (VBAN)**

An accessible resource designed to provide timely and pertinent information to Vermont businesses interested in participating in new markets for their products or services, increasing competitiveness, or building "teaming arrangements" with other businesses. The information is free and can be viewed at [www.thinkvermont.com](http://www.thinkvermont.com). VBAN is also home to the **Government Marketing Assistance Center (GMAC)**. GMAC was created to assist Vermont businesses, including minority-owned, woman-owned and small businesses, to become involved in the Government contracting process. Participating businesses have access to contracting opportunities and gain a better understanding of the federal and state marketplace and the knowledge necessary for success in

government contracting.

Contact the Vermont Dept. of Economic Development, GMAC, National Life Building, Drawer 20, Montpelier, VT 05620  
(802) 828.5240  
[www.thinkvermont.com](http://www.thinkvermont.com)



**Vermont Food Venture Center** - The mission of the Vermont Food Venture Center is to make available all needed resources for people to start a specialty food business and to help grow an existing business. The Center also supports strengthening of the Vermont agricultural industry through developing value-added products and providing ongoing technical assistance to the State's specialty foods producers. The Center is organized into three fully equipped production areas. PO Box 138, Fairfax, VT 05454  
[www.edcnv.org/programs/northern\\_enterprises/food\\_venture/](http://www.edcnv.org/programs/northern_enterprises/food_venture/)  
(802) 849.2000 | Fax (802) 849.2158

## Utilities/Programs

**Chittenden Solid Waste District** - To help businesses comply with recycling laws, CSWD provides a variety of assistance. (802) 872.8100 | [www.cswd.net](http://www.cswd.net) | [info@cswd.net](mailto:info@cswd.net)



**Burlington Electric Department** - BED runs several successful energy-saving programs which can give your business a competitive edge.

585 Pine St. | 802-658-0300 | Fax (802) 865-7500 | [www.burlingtonelectric.com](http://www.burlingtonelectric.com)

**Burlington Telecom** - A municipally-sponsored broadband network to serve the advanced communication needs of the City of Burlington. It offers cable television, telephone, and Internet services.

200 Church St. | (802) 540.0007 | Fax (802) 652.4220  
[www.burlingtontelecom.net](http://www.burlingtontelecom.net)

**Vermont Gas** - As part of its commitment to the efficient use of energy, Vermont Gas offers a number of programs to its commercial customers known as "Energy Extenders." (802) 863.4511 | Fax (802) 658.3926 | [www.vermontgas.com](http://www.vermontgas.com)

**Public Works Department, Water/Wastewater Division** - Call to determine whether your business qualifies for the special economic development rate.

234 Penny Lane | (802) 863.4501 | Fax (802) 864.8233

## Advice

Once you've chosen a location, make an appointment with the Police and Fire Departments before it's too late. They will visit your site and advise you on safety and security issues. You can expect an annual unannounced visit from the Fire Department's inspectors.

## Advice

Invite these utilities to your business. Consult with them as you plan. Their programs can mean \$\$\$ in your pocket: Burlington companies have saved millions of dollars in energy and utility costs.

Most City departments can be accessed from the City's homepage: [www.ci.burlington.vt.us](http://www.ci.burlington.vt.us)



# City of Burlington



Main Street, looking east from Church Street, 1937

## What's at City Hall?

- Mayor's Office
- CEDO**
- Planning & Zoning
- Clerk/Treasurer
- City Assessor
- City Attorney
- Legacy Project
- Contois Auditorium
- Public Restrooms\*
- \*voted best of City - 2002

## Advice

Need to visit City Hall or do some business downtown? Take advantage of the free two-hour parking at City garages. Own a business downtown? Promote this valuable service at every opportunity.

## CITY HALL 149 CHURCH ST.

**Mayor's Office** (3rd Floor)  
(802) 865.7272  
Fax: (802) 865.7270  
[www.ci.burlington.vt.us](http://www.ci.burlington.vt.us)

**Community & Economic Development Office** (3rd Floor)  
(802) 865.7144 | Fax: (802) 865.7024  
TTY: 802-865.7142  
[www.cedoburlington.org](http://www.cedoburlington.org)

**Planning & Zoning** (1st Floor)  
(802) 865.7188  
Fax: (802) 865.7195  
[www.ci.burlington.vt.us/planning](http://www.ci.burlington.vt.us/planning)

**City Tax Assessor** (1st Floor)  
(802) 865.7114 | Fax: (802) 865.7116  
[www.ci.burlington.vt.us/assessor](http://www.ci.burlington.vt.us/assessor)

**Clerk/Treasurer's Office** (2nd Floor)  
(802) 865.7000 | Fax: (802) 865.7014  
[www.ci.burlington.vt.us/ct](http://www.ci.burlington.vt.us/ct)

**City Council**  
(802) 865.7136  
[www.ci.burlington.vt.us/citycouncil](http://www.ci.burlington.vt.us/citycouncil)

## OTHER CITY DEPARTMENTS

**Burlington City Arts**  
135 Church St.  
(802) 865.7166  
[www.burlingtoncityarts.com](http://www.burlingtoncityarts.com)

**Burlington Electric Department**  
585 Pine St.  
(802) 658.0300 | Fax: (802) 865.7500  
[www.burlingtonelectric.com](http://www.burlingtonelectric.com)

**Burlington Fire Department**  
136 S. Winooski Ave.  
(802) 864.4554  
[www.fire.ci.burlington.vt.us](http://www.fire.ci.burlington.vt.us)

**Burlington Public Schools**  
150 Colchester Ave.  
(802) 865.5332 | [www.bsdt.org](http://www.bsdt.org)

**Burlington Police Department**  
One North Ave.  
(802) 658.2704 | [www.bpdvt.org](http://www.bpdvt.org)

**Burlington Telecom**  
200 Church St., Suite 201  
(802) 540.0007 | [www.burlingtontelecom.net](http://www.burlingtontelecom.net)

**Church Street Marketplace**  
2 Church St., Suite 2A  
(802) 863.1648 | Fax: (802) 865.7252  
[www.churchstmarketplace.com](http://www.churchstmarketplace.com)

**Department of Public Works**  
645 Pine St.  
(802) 863.9094 | Fax: (802) 863.0466  
[www.dpw.ci.burlington.vt.us](http://www.dpw.ci.burlington.vt.us)

**Fletcher Free Library**  
235 College St.  
(802) 863.3403 | [www.fletcherfree.org](http://www.fletcherfree.org)

**Parks and Recreation**  
645 Pine St.  
(802) 864.0123 | [www.enjoyburlington.com](http://www.enjoyburlington.com)



# State of Vermont



Dealer.com's Ride

**Secretary of State, Corporate Div.**  
(802) 828.2386 | Fax: (802) 828.2853  
[www.sec.state.vt.us](http://www.sec.state.vt.us)

**Dept. of Taxes, Business Tax Div.**  
(802) 828.2551 | Fax: (802) 828.5787  
[www.state.vt.us/tax](http://www.state.vt.us/tax)

**State of VT Dept of Labor (VDOL)  
Unemployment Compensation Div.**  
(802) 828.4000 | Fax: (802) 828.4022  
[www.labor.vermont.gov/Business/workers-compensation/tabid/114/Default.aspx](http://www.labor.vermont.gov/Business/workers-compensation/tabid/114/Default.aspx)

**VT Occupational Safety & Health (Vosha)**  
(802) 828.2765 or (800) 287.2765  
[www.labor.vermont.gov/?tabid=74](http://www.labor.vermont.gov/?tabid=74)

**Worker's Compensation**  
(802) 828.2286  
[www.labor.vermont.gov/Default.aspx?tabid=114](http://www.labor.vermont.gov/Default.aspx?tabid=114)

**State of VT Department of Health**  
Burlington Office  
(802) 863.7200 or (800) 464.4343  
[www.healthvermont.gov](http://www.healthvermont.gov)

**VT Agency of Agriculture**  
(802) 828.2416 |  
[www.vermontagriculture.com](http://www.vermontagriculture.com)

**Dept. of Economic Development**  
(802) 828.3080 | [www.thinkvermont.com](http://www.thinkvermont.com)  
Fax: (802)828.3258

**State of VT Agency of Natural Resources**  
(802) 241.3600  
[www.anr.state.vt.us](http://www.anr.state.vt.us)

**Vermont Chamber of Commerce**  
(802) 223.3443 | Fax: (802) 229.4257  
[www.vtchamber.com](http://www.vtchamber.com)

## Federal IRS

**U.S. Internal Revenue Service**  
Burlington Office - (802) 859.9308  
Courthouse Plaza  
199 Main Street  
Burlington, VT 05401  
[www.irs.gov](http://www.irs.gov)

Tel: (800) 829.1040  
(Information/Problem Resolution)

TTY: (800) 829.4059

(800) TAX-FORM (Forms)

(800) 329.4477  
(Automated Refund Info/Recorded Tax Information)

## Rehabilitation

The State of Vermont and the Federal Government offer tax credits and other incentives for rehabilitative work on buildings located in the designated downtown district. Check out map at [cedo.burlington.org](http://cedo.burlington.org) or call CEDO for more information.  
(802) 865.7144

## Advice

Get the "Guide to Vermont Business Taxes" from the Vermont Department of Taxes website, and the "Business Tax Kit" from the IRS website.

# Banks & Alternative Lenders

## Downtown Small Business Initiative

Citizens Bank has established a *Downtown Small Business Initiative*. This program targets businesses in the downtown area. Call (802) 951.2479 for more information.

**People's United Bank**  
(802) 658.4000  
[www.peoples.com](http://www.peoples.com)

**Merchants Bank**  
(802) 658.3400  
[www.mbv.com](http://www.mbv.com)

**TD BankNorth**  
(802) 658.1010  
[www.banknorth.com](http://www.banknorth.com)

**Key Bank**  
(802) 660.4170  
[www.keybank.com](http://www.keybank.com)

**Citizens Financial Group**  
(802) 951.2479  
[www.citizensbank.com](http://www.citizensbank.com)

**Burlington Community & Economic Development Office (CEDO)**  
Provides gap lending to business owners who need to supplement other sources of debt and equity financing. (802) 865.7187 | [www.cedoburlington.org](http://www.cedoburlington.org)

**USDA Business & Industry Direct Loan Program**  
Gap financing for real estate, machinery, and equipment purchases.  
(802) 828.6031 | [www.rurdev.usda.gov/vt/vtbuscoop.htm](http://www.rurdev.usda.gov/vt/vtbuscoop.htm)

**Community Capital**  
Offers financing and other assistance to businesses in Vermont that do not yet meet the requirements for traditional bank financing.  
(802) 479.0167 | [www.cvcapital.org](http://www.cvcapital.org)

**Vermont Community Loan Fund (VCLF)**  
Financing for real estate, fixed assets, operating capital, line of credit, purchase order financing, and debt restructuring.  
(802) 223.1448 | [www.vclf.org](http://www.vclf.org)

**Vermont Economic Development Authority (VEDA)**  
Manages a wide range of low-cost lending programs for small- and medium-sized businesses. Lending is customized to best fit a business's particular needs. Vt Job Start loans can be used to start, strengthen or expand small businesses. Financing uses include equipment, inventory and operating capital.  
VEDA (802) 828.5627 | [www.veda.org](http://www.veda.org)



Read sections on business plans (pp. 6-7) and financing (pp. 18-19) before you apply for a loan. Visit lenders websites to help decide which loans are most appropriate.



# Associations & Referral Services

## **Burlington Business Association**

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 business owners and professionals as well as those having an interest in the vitality of the downtown.

(802) 863.1175 | [www.bbavt.org](http://www.bbavt.org)

**Old North End Arts & Business Network (ONEABN)** Mission is to stimulate the economic vitality and enhance the diverse mix of Burlington's Old North End arts and business community. (802) 865.7187 | [www.oneabiz.com](http://www.oneabiz.com)

**South End Arts + Business Association (SEABA)** Established to enhance the economic vitality and eclectic mix of Burlington's arts and business community located in the area from Main St. on south to Flynn Avenue. (802) 859.9222 | [www.seaba.com](http://www.seaba.com)

**The Lake Champlain Regional Chamber of Commerce** More than 4,000 business men and women participate in this chamber of commerce, with 80 percent of the membership representing small business or companies with fewer than thirty employees. The mission of the LCRCC is to promote and support the healthy environment that makes the Lake Champlain region and Vermont the ideal place to live, work and do business.

(802) 863.3489 | [www.vermont.org](http://www.vermont.org)

## **Vermont Businesses for Social Responsibility**

Fosters a business ethic in Vermont that recognizes the opportunity and responsibility of the business community to set a high standard for protecting the natural, human, and economic environments of our citizens. Over 600 member businesses.

(802) 862.8347 | [www.vbsr.org](http://www.vbsr.org)

## **Lawyer Referral Service**

(800) 639.7036 | [www.vtbar.org](http://www.vtbar.org)

## **Vermont Society of Certified Public Accountants**

(802) 229.4939 | [www.vtcpa.org](http://www.vtcpa.org)

## **Vermont Retail Association**

(802) 879.6999 | [www.vtretailers.com](http://www.vtretailers.com)



## **Art Hop**

Each year over a weekend in September, the South End Arts + Business Association produces one of Burlington's most popular events, the annual South End Art Hop. Businesses and art studios join together to showcase the eclectic and diverse talents centered in the South End - Burlington's artist and manufacturing district. For more information call (802) 859.9222 or visit [www.seaba.com](http://www.seaba.com).

# Transportation

## **Burlington International Airport**

management: (802) 863.2874 8AM - 4:30PM M-F  
info on flights: (802) 863.1889 9AM - midnight daily  
[www.btv.aero](http://www.btv.aero)

## **The Lake Champlain Ferries**

(802) 864.9804 | [www.ferries.com](http://www.ferries.com)

## **AMTRAK**

Burlington/Essex Junction (ESX)  
29 Railroad Ave., Essex Jct., VT  
(800) USA-RAIL | [www.amtrak.com](http://www.amtrak.com)

## **Chittenden County Transportation Authority**

(CCTA) (802) 864.2282 | [www.cctaride.org](http://www.cctaride.org)  
(includes bus service, carpooling info, connections)

## **Greyhound/Package Express**

(800) 862.2510 | [www.greyhound.com](http://www.greyhound.com)

## **State of VT - Connecting Commuters**

Free carpool/vanpool matching service, ridesharing tips, and other practical information on getting around by biking, walking, bus, train and ferry.  
(800) 685-RIDE | [www.connectingcommuters.org](http://www.connectingcommuters.org)

## **Advice**

“Burlington offers key services to support the needs of businesses: two hours of free parking and the free shuttle service.”

Kelly Devine,  
Executive Director,  
Burlington Business  
Association

## **Carshare VT**

Affordable and easy access to a network of vehicles throughout the city of Burlington.  
(802) 861.2340 | [www.carsharevt.org](http://www.carsharevt.org)



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