Navigating Through Regulations & Licensing Requirements

A Guide for Boston Entrepreneurs in 20 Business Types

Adriana Nuñez
Research Associate

Alla Yakovlev
Project Coordinator

Michael Kane
Project Consultant

Center for Urban Entrepreneurship at PIONEER INSTITUTE for Public Policy Research

Putting ideas into action for Massachusetts

85 Devonshire Street, 8th Floor • Boston, MA 02109 • 617-723-2277 • http://www.pioneerinstitute.org/cue
ACKNOWLEDGEMENTS

Pioneer Institute thanks the following people for their time, expertise, and patience:

- Liora Beer, City of Boston Business Assistance Center
- Thomas Goodfellow, City of Boston Inspectional Services Department
- Rosann Hansen, Massachusetts Department of Revenue
- Alison Moronta, Jamaica Plain Neighborhood Development Corporation
- Stephen Nemmers, Massachusetts Division of Professional Licensure
- Paul Riley, Massachusetts Department of Environmental Protection
- Paul Tierney, Massachusetts Department of Public Health
- Philip Weinberg, Massachusetts Department of Environmental Protection
## TABLE OF CONTENTS

iv  Acknowledgements

v   Introduction

### Requirements by Occupation

1  Auto Repair / Body Shop
11 Barber Shop
19 Beauty Salon
27 Catering
35 Child Care
45 Cleaning Service / Sewing Shop / Shoe Repair Shop
51 Dry Cleaner
59 Flower Shop
67 Home Improvement
75 Interior Decorator
83 Landscaper
91 Laundromat
99 Livery
107 Retail Store
113 Small Grocery Store
121 Street Vendor
131 TV/Radio Repair Shop

139  Appendix 1. Regulations To Be Met Before Starting 20 Businesses in Boston
140  Appendix 2. Important Resources for Boston Entrepreneurs
INTRODUCTION

“The City’s mission, and that of its many partners, is to provide valuable resources and assistance to those seeking to open or expand businesses in Boston. We view this guide as another valuable resource for entrepreneurs, one that will guide them through the regulatory process thus saving time and money.”

— Andre M. Porter, Deputy Director
City of Boston’s Office of Business Development

“A licensing and regulations guide will be an invaluable tool for entrepreneurs starting up new businesses. A roadmap, laying out where to go and which forms to fill out with the assurance they are meeting state and local obligations of their operation, will save time and money during the crucial start-up phase when many varied demands are upon them.”

— Timothy Caplice, Program Manager
Allston Brighton Community Development Corp.

Navigating through Regulations and Licensing Requirements: A Guide for Boston Entrepreneurs in 20 Business Types is designed to provide a quick grasp of the requirements for starting a business in the city of Boston. Pioneer Institute has researched city, state and federal regulations and produced the findings in this how-to, step-by-step guide.

This publication will be a useful resource to a variety of groups:
- Individuals who would like to start a sole proprietorship in Boston
- Agencies, both public and private, that advise and assist entrepreneurs
- Government officials interested in streamlining the business start-up process
- Financial institutions that provide technical services to entrepreneurs
- Research organizations involved in business development

The guide provides a roadmap for starting 20 different businesses in Boston. For each profession, the Checklist walks the user through a brief overview of the steps involved in the process. The Detailed Steps take the reader through a comprehensive listing of permits, licenses, and forms necessary for meeting local, state, and federal requirements. The information is organized into various sections: business plan, licensing, location, zoning and permitting, business certificate, taxes, and insurance. Users will find that the sections are similarly numbered in both the Checklist and Detailed Steps to produce an easy-to-follow guide.

We recommend that the user also refer to the two appendices, which contain additional valuable information for the entrepreneur.
- Appendix 1 summarizes in tabular form the various regulations with which a entrepreneur must comply to start a business in Boston.
- Appendix 2 lists organizations that offer business assistance, accounting, financial, technical and other services to entrepreneurs.

The Center for Urban Entrepreneurship team at Pioneer Institute has dedicated much time and effort to produce an entrepreneur-friendly tool. Your feedback is welcomed and appreciated.

Please send your comments and suggestions to:
Alla Yakovlev
ayakovlev@pioneerinstitute.org
Disclaimer

The information contained in this guide is limited to the procedures and requirements for entrepreneurs starting sole proprietorships. Hiring other individuals will require additional steps.

Cities and towns outside Boston may have similar regulations. However, this guide only addresses those regulations in effect in Boston and should not be used as a resource for starting small businesses elsewhere. This guide is also unable to reflect changes in federal, state, or municipal laws, rules, or regulations that occur following its publication.
CHECKLIST

BUSINESS PLAN

☐ 1 Draft a business plan

LICENSES

☐ 2 Obtain all necessary licenses and permits
  ☐ File for the appropriate permits from the Massachusetts Department of Environmental Protection
  ☐ Obtain any other additional applicable licenses

LOCATION

☐ 3 Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

☐ 4 Visit the Building Division of the City of Boston’s Inspectonal Services Department
  ☐ Complete zoning check and get location approved
  ☐ Obtain a Building Permit for any planned renovation or construction on the property
  ☐ Obtain a Garage Permit
  ☐ Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

☐ 5 Visit the Boston City Clerk’s Office
  ☐ File for a City of Boston business certificate (d/b/a)
  ☐ Get form notarized
  ☐ Submit notarized form with a check or money order in the amount of the filing fee

TAXES

☐ 6 Visit the City of Boston Assessing Department
  ☐ File a Form of List

For more information, see “Detailed Steps” beginning on page 3
CHECKLIST

7 Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

8 Call the Internal Revenue Service office in Boston
   - File federal tax forms for your business
   - Get a federal tax identification number

INSURANCE

9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2 Obtain all necessary licenses and permits

2a. Operating an auto repair shop requires that you deal properly with hazardous wastes such as waste oil, waste gasoline, and waste generated from degreasing auto parts. You must file the appropriate forms with the Massachusetts Department of Environmental Protection (DEP).

Massachusetts Department of Environmental Protection
One Winter Street
Boston, MA 02108
617-292-5500

http://www.state.ma.us/dep

You will also need to register with the DEP as a generator of hazardous waste and/or waste oil. Complete the Hazardous Waste Generator Registration Form for Very Small Quantity Generators (VSQG) if your business generates less than 220 pounds of hazardous waste and/or 27 gallons of waste oil per month. You can download the form from the DEP website:

http://www.mass.gov/dep/bwp/dhm/hwforms.htm

If your business will be a Small Quantity Generator (SQG) of hazardous waste and/or waste oil (220-2,200 pounds or 27 to 270 gallons per month) or a Large Quantity Generator of hazardous waste and/or waste oil (more than 2,200 pounds and/or 270 gallons per month), you need to file a Notification of Hazardous Waste Activity Form. Go to DEP’s website:

http://www.mass.gov/dep

Click on the e-DEP icon, and register with e-DEP. Log in, then click online forms. The Notification of Waste Activity is in the drop down list. You will be prompted for your EPA ID number and your Tax ID number.
DETAILED STEPS

If DEP does not have this information on file for your facility, or if you do not have an EPA ID number, you should submit the “RCRA Notification of HW Activity Preliminary Form.” DEP will use the information from the preliminary form to set up your facility, and will send back an email with the code needed to complete the notification.

As a Boston business owner, you will need to return the completed form to the DEP Northeastern Office (Attn: BWP).

Massachusetts Department of Environmental Protection
Northeastern Regional Office
1 Winter Street
Boston, MA 02108
617-654-6500

http://www.state.ma.us/dep/nero

If spray painting will be performed on site, DEP requires auto body/repair businesses with the potential to emit more than 1 ton of volatile organic compounds (VOCs) into the air to obtain plan approval. To estimate your business’s VOC emissions, you have to consider the VOC content of the product(s) you will be using, the total amount of the product(s) that will be applied, and any additional reducers, thinners, or hardeners that may be required. Chemicals used to clean equipment or prep surfaces for coating, poor transfer efficiency of spray equipment, and improper paint application can also be sources of VOCs. Permit exemptions are granted to spray paint booths operating pursuant to 310 CMR 7.03(16), which is available online at:

http://www.mass.gov/dep/bwp/daqc/files/regs/7a.htm#03

For additional information on technical compliance, vendors, pollution prevention, and cost reduction at your shop, download the EPA’s publication “Auto refinishing best practices kit” available at:

http://www.epa.gov/opptintr/dfe/pubs/auto/trainers/index.htm

2b. Additional licenses are required through the Massachusetts Division of Standards if you plan to sell antifreeze, motor fuel and/or lubricating oil. Applications for these permits can be downloaded at the Division of Standards website. Alternatively, you may also call the Division of Standards to request a paper copy. You will be instructed to leave a message with your name and mailing address.

Massachusetts Division of Standards
One Ashburton Place, Room 1115
Boston, MA 02108
617-727-3480

http://www.state.ma.us/standards/license.htm
DETAILED STEPS

If auto body or glasswork will be done, a license is also required through the Division of Standards. The completed application must include the following:

- two letters of recommendation from individuals who are either Registered Motor Vehicle Repair Shop operators, elected public officials, or members of the Massachusetts Bar
- a registration fee of $450 payable by business check or money order to the Commonwealth of Massachusetts
- a surety bond or letter of credit for $10,000.

2c. If your business will include the sale of salvaged auto parts or used cars, you must also obtain a Junk Shopkeeper’s License and/or a Secondhand Dealer’s License. For more information call the Licensing Division of the Boston Police Department.

Licensing Division
Boston Police Department
1 Schroeder Plaza
Boston, MA 02120
☎ 617-343-4425

2d. Snack or soda machines in your shop require permits from the Massachusetts Food Protection Program (FPP). Applications are available for download at the FPP website or you can contact the FPP directly:

Food Protection Program
Massachusetts Department of Public Health
305 South Street
Jamaica Plain, MA 02130
☎ 617-983-6700

http://www.mass.gov/dph/fpp/vendinglic.htm

LOCATION

3 Draft a detailed floor plan for submission to Inspectional Services. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing and electrical outlets.

ZONING AND PERMITTING

4 Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.
4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the **Zoning Board of Appeals**. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:


Submit your floor plan to the Building Division. At this time, ISD may request other documents, depending on the nature of your project. All auto-related businesses are required to file for a Garage Permit before they will be permitted to store vehicles and/or flammable liquids (such as gasoline) on their premises. Completed applications must be submitted to the Secretary on the Committee of Licenses at ISD. More information can be found at the following link:


ISD may also inspect your property during and after any construction or alteration. It is **your** responsibility to ensure that the necessary inspections are arranged.
4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

Environment Department
City Hall, Room 805
Boston, MA 02201
617-635-3850

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5. You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.
Tip: Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

**6** Visit the **City of Boston Assessing Department** to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

![Assessing Department](Assessing Department City Hall, Room 301 Boston, MA 02201 617-635-4287)

**7** You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

![Massachusetts Department of Revenue Data Integration Bureau PO Box 7022 Boston, MA 02204](http://www.dor.state.ma.us/forms/formlist.htm)

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

![http://www.dor.state.ma.us/forms/formlist.htm](http://www.dor.state.ma.us/forms/formlist.htm)

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

**8** You must also file all necessary tax forms with the **United States Internal Revenue Service**. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.
Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LOCATION

2. Choose a location and draft a detailed floor plan

 LICENSING

3. Become (or hire) a registered master barber and obtain a barber shop license

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

For more information, see “Detailed Steps” beginning on page 13
CHECKLIST

- Call the Internal Revenue Service office in Boston
  - File federal tax forms for your business
  - Get a federal tax identification number

INSURANCE

- Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LOCATION

2 Draft a detailed floor plan for submission to the Board of Registration of Barbers. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, both front and back doors, bathrooms and sinks, and shop set-up. You must also indicate where the barber pole or decal will be located (legally required to be on a window or door that is clearly visible to the public). Don’t forget to include your name, two numbers where you can be contacted, the shop address (not a post office box), and the anticipated opening date. If you are purchasing an already licensed shop you will either need to submit a copy of the original license or the name and license number of the previous shop owner with your floor plan.

Board of Registration of Barbers
Massachusetts Division of Professional Licensure
239 Causeway Street, Suite 500
Boston, MA 02114
617-727-7367

LICENSING

3 Every barber shop must be under the supervision of a licensed master barber during hours of operation and have a barber shop license.

3a. To become a master barber, you must be a licensed apprentice for at least 18 months. Then you may request an application from the Board of Registration of Barbers. Visit the office in person to present a copy of your apprentice license and discuss the application process. Before you can become a Master Barber, you will also be required to take a
DETAILED STEPS

3b. To apply for a license for your shop from the Board of Registration of Barbers, submit two copies of your shop floor plan, a new shop application, a copy of your occupancy permit, and the non-refundable application and license fee to the Board, attn: New Shop.

3c. After your application has been reviewed, the shop-opening investigator will contact you. If your floor plan is approved, the investigator will schedule an inspection appointment with you. If you miss this inspection appointment, your shop application will automatically be denied and you will have to reapply and re-pay the fee. On the day of your inspection appointment, you will need a driver’s license or photo ID and a current copy of 232 CMR, the Board of Barbers Rules and Regulations. The rules and regulations can be obtained from the Statehouse Bookstore, 617-727-2834, or online at:

http://www.mass.gov/dpl/boards/br/cmr/232201.htm

The shop inspector will look for several critical things in your shop:

- hot and cold running water
- a sink or sinks capable of disposing of all wastewater
- an available bathroom, with a toilet and an adequate sink for hand washing
- a sink for hand washing in addition to the bathroom sink
- proper lighting and ventilation.

If the inspector finds the facility up to code, then he/she will allow the shop to open and the registration board will issue a license for the barber shop. Licenses for barber shops are renewed biennially.

ZONING AND PERMITTING

4. Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

Inspectional Services Department
1010 Massachusetts Avenue, 5th Floor
Boston, MA 02118
617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.
4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:


Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:


Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased...
capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

**BUSINESS CERTIFICATE**

5 You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

*Tip:* Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.
7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204

http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8 You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850


INSURANCE

9 Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website.

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp
9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LOCATION

2. Choose a location and draft a detailed floor plan. Submit the floor plan to the Board of Cosmetologists, Massachusetts Division of Professional Licensure for review and approval.

LICENSING

3. Become (or hire) a licensed cosmetologist and obtain an operating license

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 21
BEAUTY SALON

CHECKLIST

7 Contact the Massachusetts Department of Revenue
   □ File Massachusetts state tax forms for your business
   □ Get a Sales Tax Registration Number and Certificate

8 Call the Internal Revenue Service office in Boston
   □ File federal tax forms for your business
   □ Get a federal tax identification number

INSURANCE

9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

   http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LOCATION

2. Select a location for your shop and draft a detailed floor plan for submission to the Board of Registration of Cosmetologists. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms/equipment, front door/back door, bathroom location, and salon set-up on an 8.5” x 11” sheet of paper. Each room must be labeled with its specific use. The floor plan should also include your name, two numbers where you can be contacted, the shop address (not a post office box), and the anticipated opening date. If you are purchasing an already licensed shop you will also need to submit a copy of the original license or the name and license number of the previous shop owner with your floor plan.

   Board of Registration of Cosmetologists
   Massachusetts Division of Professional Licensure
   239 Causeway Street, Suite 500
   Boston, MA 02114
   617-727-9940

   http://www.state.ma.us/reg/boards/hd/default.htm

   2a. If this property is attached to your home, the shop and home must comply with the regulations of the Board of Registration of Cosmetologists.
   • Home operation requires licensure from the Division of Professional Licensure.
   • You must have a room or rooms separated from the living quarters in the house, and there must be an available bathroom facility for employees and customers that is separate from the facility used by residents of the home.
   • The door leading into the salon must be visible from the street and must not require customers to pass through the living quarters of the residence.

For more information on facility and sanitation requirements (e.g. signage, presence of animals, and smoking) see Salon Rules & Regulations at the Board of Registration of Cosmetologists website.
DETAILED STEPS

LICENSING

3. Become (or hire) a licensed cosmetologist and obtain an operating license.
   3a. In order to become a licensed cosmetologist, you must complete several levels of instruc-
       tion and certification. The full listing of cosmetology licenses is available on the Board of
       Registration of Cosmetologists’ website.

       http://www.mass.gov/dpl/boards/hd/cmr/24002.htm

   3b. To get your shop/salon licensed, mail a completed application package to the Board of
       Cosmetology, Attn: New Salon. Your completed application should include:
       • two copies of the floor plan
       • original and one copy of completed application
       • the non-refundable application and license fee (currently $113, in a cashier’s check or money
         order made payable to the Commonwealth of Massachusetts)
       • a passport photo (2” x 2”)
       • a copy of your driver’s license or photo ID
       • a copy of the Business Certificate and/or an Occupancy Permit (if an occupancy permit cannot
         be obtained, then you may submit either the plumbing and electrical forms or the “no work
         required” form instead).

   3c. When applying for a new salon operating license, every owner also has the option of
       applying for a Booth Renter’s license. A Booth Renter’s license allows you to rent salon
       space to other licensed cosmetologists. If you do not intend to rent space initially but
       think you will do so in the future, the Board of Cosmologists still recommends that you
       apply for this supplemental license. Otherwise when you do decide to rent, you will have
       to complete a new application for a shop license and repay the associated fees.

   3d. Once your application form has been received and approved, a salon investigator will
       contact you to schedule an inspection appointment. Processing generally takes 3-4 weeks. At
       the time of the inspection, you will need the following documents:
       • your driver’s license or photo ID
       • manager’s (if not the owner) driver’s license or photo ID and current cosmetology license
       • current copy of the CMR 240, Board of Cosmetology Rules and Regulations, available at the
         Statehouse Bookstore, 617-727-2834, or online at:

       http://www.mass.gov/dpl/boards/hd/cmr/24003.htm

ZONING AND PERMITTING

4. Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston
   to run a zoning check on the location where you want to start your business. Provide information
   about the type of business you plan to open and the address. If your proposed facility is within 100
   feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be
   subject to additional permitting requirements.
DETAILED STEPS

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.
4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

5. You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

Tip: Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.
6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department  
City Hall, Room 301  
Boston, MA 02201  
617-635-4287

7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

Massachusetts Department of Revenue  
Data Integration Bureau  
PO Box 7022  
Boston, MA 02204

http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8 You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service  
JFK Federal Building  
15 New Sudbury St.  
Boston, MA 02203  
617-316-2850

9 Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LOCATION

2. Choose a location and draft a detailed floor plan

LICENSES AND FOOD SAFETY CERTIFICATION

3. Obtain all necessary licenses and certifications
   - File for appropriate licenses with the Health Division of the City of Boston’s Inspectional Services Department
   - File for the appropriate alcohol license (if applicable) with the City of Boston Licensing Board
   - File for appropriate Entertainment Licenses with the City of Boston’s Consumer Affairs and Licensing Department

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 29
CATERING

7 Contact the Massachusetts Department of Revenue
  ☐ File Massachusetts state tax forms for your business
  ☐ Get a Sales Tax Registration Number and Certificate

8 Call the Internal Revenue Service office in Boston
  ☐ File federal tax forms for your business
  ☐ Get a federal tax identification number

INSURANCE

9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LOCATION

2 Select a location and draft a detailed floor plan. Your facility should conform to the standards of the Federal Food Code. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

Note: A catering business cannot be operated from a residential kitchen; you must have a licensed food service establishment as your base of operations. It is possible to rent a commercial kitchen, which may be less expensive than owning your own. Some social clubs rent their kitchens specifically for this purpose.

LICENSING AND FOOD SAFETY CERTIFICATION

3 Obtain all necessary licenses and certifications.

3a. Become or hire a certified Food Safety Manager. For more information on the certification process, visit the City of Boston Inspectional Services Department (ISD) website:

http://www.cityofboston.gov/isd/newfrontend/fmcert.asp

Note: Massachusetts currently does not require training for certification. It is, however, strongly recommended. Call the ISD Health Division to request a list of training courses available in your area.

Inspectional Services Department Health Division
1010 Massachusetts Avenue
Boston, MA 02118
617-635-5300
**DETAILED STEPS**

3b. Call the ISD Health Division or visit their website to obtain a Food Services Permit Form:


   Before your application will be approved you also need to do the following:
   - Submit a copy of your Certificate of Occupancy for intended use.
   - Submit your proposed floor plan and schedule a plan review with ISD.
   - Submit copy of your Food Safety Manager Certification or evidence that you have applied for certification.
   - Pay the appropriate licensing fee. There are additional permits and fees, if you intend to serve frozen desserts or milk products.
   - Schedule your initial appointment with a Health Inspector. The inspector will either award a Food Service permit and tell you that you are free to open or he/she will indicate the changes that must be made.

3c. Visit the City of Boston Licensing Board to file a Pouring License if you intend to serve or sell alcohol.

   [Boston Licensing Board
   City Hall, Room 809
   Boston, MA 02201
   📞 17-635-4170]

   Retail liquor licenses are issued by the city; however, the State Alcoholic Beverage Control Commission (ABCC) must approve them. For more information contact the ABCC or go to their website:

   [Massachusetts Alcoholic Beverage Control Commission
   239 Causeway St.
   Boston, MA 02114
   📞 617-727-3040
   [http://www.mass.gov/abcc/licensing/licensing.htm](http://www.mass.gov/abcc/licensing/licensing.htm)

3d. Your catering business may also require additional licenses for various forms of entertainment, including but not limited to: automatic amusement devices (coin-controlled games), public dances, non-live entertainment (jukeboxes, radios, or televisions), and live entertainment. Contact the Boston Consumer Affairs and Licensing Division at 617-635-3834 for applications.

**ZONING AND PERMITTING**

4. Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.
4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic
Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

**BUSINESS CERTIFICATE**

5. You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

**Tip:** Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.
6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department
City Hall, Room 301
Boston, MA 02201
617-635-4287

7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204
http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8 You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850
Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHILD CARE

CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSING

2. Become a licensed child care provider
   - Complete the Massachusetts Office of Child Care Services (OCCS) New Provider Orientation Program
   - Obtain the Massachusetts Child Care Provider’s License application from OCCS
   - Before submitting the application, fulfill medical and information requirements as outlined in “Detailed Steps”
   - Submit the application along with a signed check or money order to OCCS

LOCATION

3. Have your proposed child care facility inspected by OCCS to ensure that it conforms to state standards

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectational Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

For more information, see “Detailed Steps” beginning on page 37
TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

8. Call the Internal Revenue Service office in Boston
   - File federal tax forms for your business
   - Get a federal tax identification number

INSURANCE

9. Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2. Before you begin providing child care services, you must be licensed by the Massachusetts Office of Child Care Services (OCICS) as a child care provider.

Massachusetts Office of Child Care Services Central Office
600 Washington Street, Suite 6100
Boston, MA 02111
☎ 617-988-6600

http://www.qualitychildcare.org

Call the Boston Regional Office to learn more about becoming a licensed child care provider.

Massachusetts Office of Child Care Services Boston Regional Office
1250 Hancock Street, Suite 120-S
Quincy, MA 02169
☎ 617-472-2881

2a. Complete the OCCS New Provider Orientation Program. OCCS has a number of Child Care Resource and Referral agencies (CCR&R) throughout Massachusetts. These organizations offer information, referral, education, training, technical assistance, and resource development to parents, child care providers, employers, and community groups.

Child Care Choices of Boston
105 Chauncy Street
Boston, MA 02111
☎ 617-542-KIDS or 542-5437

http://www.bostonabcd.org/cccb
DETAILED STEPS

For additional CCR&R locations in and around Boston, call 617-626-6000 or visit:

http://www.qualitychildcare.org/childcare_randr.shtml

2b. Request a copy of the Massachusetts Child Care Provider’s License for Home Providers application from OCCS or download the forms online:

http://www.qualitychildcare.org/licensing_forms.shtml

The child care license application you should obtain will depend on the number and ages of children that you intend to watch in your home.

• **Regular Family Child Care License**: up to six children.
• **Family Child Care Plus License**: up to six children under the age of 7 and two children over the age of 7.
• **Large Family Child Care**: up to 10 children.

Before you submit the application to open your facility, there are number of requirements you will have to meet. For additional guidance, call the OCCS or read their electronic guide online:


2c. Medical requirements:

• Obtain current certification in basic first aid and CPR for infants and children.
• Obtain measles, mumps, and rubella immunizations.
• Have a recent, negative test on record for tuberculosis (TB) on a Mantoux TB test.
• Receive a complete physical.
• Have your physician fill out the medical form in the application packet.

2d. Information requirements:

• Submit a list of persons living in your household and detail any physical, mental, or emotional problems that could affect your provision of day care.
• Submit a Criminal Offender Record Information (CORI) Form. Every individual 17 or older who regularly visits or lives in the house must undergo this background check. Certain criminal offenses may disqualify a home for a Family Child Care license. You can file CORI forms electronically. For further information, contact your regional OCCS representative at 617-472-2881.
• Compile a list of references.
• Compile a list of child care jobs that you have held in the past.
• Find two persons who live within ten minutes of your day care location who could help you in case of an emergency.
• Submit a written activities plan in compliance with the requirements of the state law listed under Section 102 CMR 8.12 to your OCCS inspector.

2e. Submit the application and a signed check or money order in the amount of the licensing fee to OCCS as specified in the application packet.

Note: You will be required to maintain health and attendance records for each child that you or an assistant supervises. For more information on licensing and operating regulations, visit the OCCS website:

http://www.qualitychildcare.org/regulations.shtml
DETAILED STEPS

LOCATION

3. Draft a detailed floor plan, ensuring that your property conforms to OCCS guidelines. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work has been completed. The floor plan does not need to be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing, and electrical outlets. You must have a minimum of 150 square feet of usable indoor space if caring for one or two children and a minimum of 225 square feet of approved usable floor space if caring for three to six children. Bathroom, hallways, and adult only zones do not count for square footage requirements.

3a. The following home safety questions need to be addressed in your child care providers’ license application and should be taken into consideration as you draft a floor plan.

Outdoor Space
• Are you using your own yard for an outdoor play area? Do you have at least 75 square feet per child? (required)
• Is the yard fenced, and, if so, how high is the fence? Is it on a busy street?
• Do you have a porch that is more than three feet high?
• Do you own a swimming pool (not a wading pool)? How is this pool kept safe for children?
• Do you have a private well? (Well water must pass State purity and quality tests)
• Is there standing water, steep drop offs, railroad tracks or other hazards on or near your property?

Indoor Space
• How many exits are in your home? Where are they located?
• Do you have smoke and carbon monoxide detectors on each floor of the establishment?
• Do you have a written evacuation plan in case of fire, gas leak, or other emergency?
• Do you have locks on all bathroom and closet doors? Are these locks easily opened from inside and out?
• Do you have to pass through someone else’s living space to leave the facility?
• Are all accessible windows securely screened, barricaded, or do they open only from the top?
• Is there a working flashlight on each floor of the home?
• Is there peeling, flaking, or chipped paint on the premises? Do you have broken plaster? (Must be addressed before you may operate a child care center.)
• Was your property constructed prior to 1978? Have you checked for lead paint? (Must be professionally removed before you may operate a child care center.)
• Do you keep firearms or ammunition in your home? How do you store these firearms and ammunition so they are inaccessible to children?
• Are all potentially hazardous materials (cleaning supplies, razors, cosmetics, medications, etc.) stored so they are inaccessible? The state will inspect the facility room by room to ensure this, particularly bathrooms and kitchens.
• Are all heating sources (e.g. radiators, hot water pipes, fuel-burning stoves, and fireplaces) inaccessible to children?
• Are all accessible unused electrical outlets covered?
• Are all stairways of four or more stairs barricaded? (Required when caring for children under three.) Do you have pressure gates? Where will they be located? (Not allowed at the top of stairs.)

3b. Your child care facility must have an operable telephone. Next to the telephone a list of emergency telephone numbers (including Fire, Police, Ambulance, Poison Control Center, and the nearest emergency health care facility), the names and numbers of two emergency contacts, and your name, address, and phone number must be posted.
3c. Before you are permitted to open for business, OCCS will inspect your facility to determine if it meets state standards. The inspector will indicate any changes that need to be made to the property, or certifications you must obtain before you can open for business. Ask for copies of any paperwork from the inspection(s). If you are certified, your license will be valid for up to three years.

ZONING AND PERMITTING

4

Visit the Building Division of the Inspectonal Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

Inspectonal Services Department
1010 Massachusetts Avenue, 5th Floor
Boston, MA 02118
617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

Zoning Board of Appeals
City Hall, Room 204
Boston, MA 02201
617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:
http://www.cityofboston.gov/isd/BOA/bldgdefault.asp
Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5 You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.
DETAILED STEPS

Tip: Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6. Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

7. You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietorships file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts' sales tax.

8. You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.
INSURANCE

9 Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4 Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

 LICENSING

2. There are no unique licensing requirements for operating a cleaning service, sewing shop, or shoe repair shop

 LOCATION

3. Choose a location and draft a detailed floor plan

 ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectonal Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

 BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

 TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

For more information, see “Detailed Steps” beginning on page 47
8 Call the Internal Revenue Service office in Boston
   - File federal tax forms for your business
   - Get a federal tax identification number

INSURANCE

9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2. There are no unique licensing requirements for operating a cleaning service, sewing shop, or shoe repair shop in Boston.

LOCATION

3. Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

ZONING AND PERMITTING

4. Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

Inspectional Services Department
1010 Massachusetts Avenue, 5th Floor
Boston, MA 02118
617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.
4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

• gasfitting
• electrical work
• plumbing and sprinkler systems
• non-structural demolition
• installation of fire prevention system(s)
• construction
• renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased
capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

**BUSINESS CERTIFICATE**

5 You must file with the **Boston City Clerk’s Office** for a Business Certificate (d/b/a).

City Clerk  
City Hall, Room 601  
Boston, MA 02201  
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the **Commissions Section** of the **Secretary of the Commonwealth’s Office** at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

**Tip:** Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

6 Visit the **City of Boston Assessing Department** to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department  
City Hall, Room 301  
Boston, MA 02201  
617-635-4287

7 You must also file tax forms with the **Massachusetts Department of Revenue** (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.
7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that speak to a MA DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8. You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.


9. Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.

http://www.dor.state.ma.us
C H E C K L I S T

BUSINESS PLAN

1. Draft a business plan

LICENSING AND CERTIFICATION

2. Obtain the appropriate permits from the Massachusetts Department of Environmental Protection and, if applicable, receive ERP Compliance Certification.

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectonal Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

5. Visit the Boston Fire Department Fire Prevention Division to apply for a Special Hazards Permit

BUSINESS CERTIFICATE

6. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

7. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 53
CHECKLIST

☐ 8 Contact the Massachusetts Department of Revenue
   ☐ File Massachusetts state tax forms for your business
   ☐ Get a Sales Tax Registration Number and Certificate

☐ 9 Call the Internal Revenue Service office in Boston
   ☐ File federal tax forms for your business
   ☐ Get a federal tax identification number

INSURANCE

☐ 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
**BUSINESS PLAN**

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

   http://www.cityofboston.gov/nd/OBD/BRG/A_intro.asp

**LICENSING**

2. File the appropriate forms with the Massachusetts Department of Environmental Protection (DEP).

   Massachusetts Department of Environmental Protection
   One Winter Street
   Boston, MA 02108
   617-292-5500

   http://www.state.ma.us/dep

2a. Operating a dry cleaning facility requires that you deal properly with potential pollutants such as:
   • industrial wastewaters from your separator, vacuum, washing machine or boiler;
   • air contaminants from the perchloroethylene, dry cleaning machines, boilers, or spotting solvents;
   • hazardous waste including waste perchloroethylene, muck, used filters, saturated rags, lint, or wipes.
   You will also need to register with the DEP as a generator of hazardous waste. Complete the Hazardous Waste Generator Registration Form if your business is a Very Small Quantity Generator (VSQG) of hazardous waste (less than 220 pounds per month). You can download the form from the DEP website:

   http://www.mass.gov/dep/bwp/dhm/hwforms.htm

   If your business will be a Small Quantity Generator (SQG) of hazardous waste (220-2,200 pounds per month) or a Large Quantity Generator of hazardous waste (more than 2,200 pounds per month), you need to file a Notification of Hazardous Waste Activity Form. Go to DEP’s website:

   http://www.mass.gov/dep

   Click on the e-DEP icon, and register with e-DEP. Log in, then click online forms. The Notification of Waste Activity is in the drop down list. You will be prompted for your EPA ID number and your Tax ID number.
If DEP does not have this information on file for your facility, or if you do not have an 
EPA ID number, you should submit the “RCRA Notification of HW Activity Preliminary 
Form.” DEP will use the information from the preliminary form to set up your facility, 
and will send back an email with the code needed to complete the notification.

As a Boston business owner, you will need to return the completed form to the DEP 
Northeastern Office (Attn: BWP).

Massachusetts Department of Environmental Protection 
Northeastern Regional Office 
1 Winter Street 
Boston, MA 02108 
617- 654-6500

http://www.state.ma.us/dep/nero

2b. Obtain Environmental Results Program (ERP) Certification from the Massachusetts DEP 
unless your dry cleaning business will not conduct cleaning operations onsite, will not 
use perchloroethylene, or will use only coin operated dry cleaning machines. ERP is an 
annual certification process covering air pollution, industrial waste, and hazardous waste 
management requirements.

2c. In some cases, your facility could require additional permitting beyond ERP to comply 
with federal, state, or local environmental regulations. This may include (but is not 
limited to) the following:
- industrial wastewater from your facility, including wet laundry wastewater, will discharge into a 
  storm drain, waterbody, waterway, certified wetland, the ground, or sewer;
- in a year, your facility will use more than 2,100 gallons of perchloroethylene in dry-to-dry 
  machines or 1,800 gallons of perchloroethylene facility-wide where transfer machines are in use.
- in a year, your facility will use more than 10,000 pounds of toxic chemicals on the federal 
  CERCLA or EPCRA chemical lists.

Note: The use of alternative cleaning methods (e.g. wet cleaning) provides cleaning profession-
als some relief from environmental regulations and generally poses fewer health risks. 
For information, contact the Toxic Use Reduction Institute (TURI) at UMass-Lowell. 
TURI offers a number of educational and instructional products for the small business 
owner on toxic pollution prevention and mitigation and can help you make an informed 
decision about the most effective way to operate your business.

TURI/University of Massachusetts at Lowell 
One University Avenue 
Lowell, MA 01854-2866 
978-934-3346

http://community.turi.org/smallbusiness/resourcelinks.shtml#2
DETAILED STEPS

LOCATION

3 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. Depending on the nature of your intended dry cleaning operation, your floor plan should have adequate aisle space, a clear path to all exits in the event of an emergency, and an area designated for hazardous waste storage that is securely away from the public. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

ZONING AND PERMITTING

4 Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

• gasfitting
• electrical work
• plumbing and sprinkler systems
For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

5. Visit Boston Fire Department Fire Prevention Division to apply for a Special Hazards Permit. You will need to bring information on every chemical your business will be using as well as the forms given to you by your supplier.

To obtain a copy of the fire codes affecting Dry Cleaners, call the National Fire Protection Association’s Customer Sales line at 1-800-344-3555 or visit their website:

http://www.nfpa.org/Catalog
**BUSINESS CERTIFICATE**

6 You must file with the **Boston City Clerk’s Office** for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

- [http://www.cityofboston.gov/cityclerk/forms.asp](http://www.cityofboston.gov/cityclerk/forms.asp)

6a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the **Commissions Section** of the **Secretary of the Commonwealth’s Office** at 617-727-2836.

6b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

**Tip:** Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

7 Visit the **City of Boston Assessing Department** to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

8 You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.
8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

8b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

9 You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSING

2. Obtain the appropriate license(s) or certificate(s)
   - If you plan to grow “woody plants,” obtain a Agriculture Grower’s certificate from the Massachusetts Department of Food and Agriculture
   - If you plan to sell “woody plants,” obtain an Agent’s certificate from the Massachusetts Department of Food and Agriculture
   - If you plan to sell flowers on the sidewalk, obtain a Hawkers and Peddlers license from the Massachusetts Division of Standards

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 61
CHECKLIST

- 7 Contact the Massachusetts Department of Revenue
  - File Massachusetts state tax forms for your business
  - Get a Sales Tax Registration Number and Certificate

- 8 Call the Internal Revenue Service office in Boston
  - File federal tax forms for your business
  - Get a federal tax identification number

INSURANCE

- 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2. There are no specific licenses for florists vending cut flowers and annuals, but other licenses or certificates may apply.

2a. If you intend to open a shop that will grow or sell “nursery stock” then your business will be subject to regulation by the Massachusetts Department of Food and Agriculture’s Bureau of Farm Products & Plant Industries. Nursery stock includes “woody plants” such as rose bushes, shrubs, trees, rhododendrons (including azaleas), and many household plants.

Massachusetts Department of Food and Agriculture
Bureau of Farm Products & Plant Industries
251 Causeway Street #500
Boston, MA 02114
617-626-1700

http://www.state.ma.us/dfa

If you intend to sell regulated nursery stock, you will need an Agent’s License. You can obtain an application by calling the Massachusetts Department of Food and Agriculture or visiting their website:

http://www.mass.gov/agr/farmproducts/plants/agent_application.htm

If you intend to cultivate nursery stock for subsequent sale, you will need a Grower’s Certificate. Your business will also be subject to an inspection fee based on the size of your operation. For a fee schedule and an application for your certificate, visit the Bureau of Farm Products and Plant Industries website:

http://www.mass.gov/agr/farmproducts/plants/nursery_fee_schedule.htm
DETAILED STEPS

2b. If you plan to sell flowers on the sidewalk, you will need to obtain licenses from both the State of Massachusetts and the City of Boston.

2c. If your sidewalk operations will not be based out of a tent, booth, building or other stationary structure, obtain a Hawkers and Peddlers License from the Massachusetts Division of Standards.

```
Massachusetts Division of Standards
One Ashburton Place, Room 115
Boston, MA 02108
617-727-3480

http://www.mass.gov/portal/index.jsp?pageID=ocaagencylanding&L=4&L0=Home&L1=Government&L2=Our+Agencies+and+Divisions&L3=Division+of+Standards&sid=Eoca
```

You can download the application for a Hawkers and Peddlers License application from the Division of Standards website:

```
```

Bring your completed application with a certified check, registered check, or money order for the appropriate amount made payable to the Commonwealth of Massachusetts; your license will be processed while you wait. Note that before your license can be approved, state law requires you to have your application signed by the Chief of Police of the town in which you reside.

2d. Obtain a Stationary Vending License and a permit for the right to sell, store, and display merchandise in a public way from the City of Boston’s Department of Public Works and the Boston Police Department if you plan to operate from a specific location. For more information, see the Street Vendor section of this guide.

```
Department of Public Works
Permit Branch
City Hall, Room 714
Boston, MA 02201
617-635-4900

http://www.cityofboston.gov/publicworks/pdfs/Vendor.pdf
```

```
Boston Police Department
One Schroeder Place
Boston, MA 02120
617-343-4200
```
DETAILED STEPS

Depending on the nature of your business and its location, you may also need approval from the Boston Transportation Department, the first floor tenants of the property where you plan to operate, or one of several of Boston’s pushcart associations. Note that your business must leave at least four feet of clear, accessible walkway, as required by the American Disabilities Act, or it will not approved.

LOCATION

3 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a P.O. box).

ZONING AND PERMITTING

4 Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.
4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp
DETAILED STEPS

FLOWER SHOP

BUSINESS CERTIFICATE

5 You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

Tip: Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department
City Hall, Room 301
Boston, MA 02201
617-635-4287

7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.
7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8. You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.


9. Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSES

2. Become a registered Home Improvement Contractor

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List
7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

For more information, see “Detailed Steps” beginning on page 69
C H E C K L I S T

☐ 8 Call the Internal Revenue Service office in Boston
   ☐ File federal tax forms for your business
   ☐ Get a federal tax identification number

INSURANCE

☐ 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

   http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2. Register with the Massachusetts Board of Building Regulations and Standards (BBRS).
   2a. If you plan to do residential contracting including, but not limited to, carpentry, roofing, siding, and/or window work, then you must register with the BBRS Massachusetts Home Improvement Contractor Program. Call the Home Improvement Contractor Program office at 617-727-7532 to request an application or download the forms online. Depending on scope of your intended business or your professional background, you may be exempt from the registration requirement.

   Massachusetts Home Improvement Contractor Registration Program
   State Board of Building Regulations and Standards
   One Ashburton Place, Room 1301
   Boston, MA 02108
   617-727-7532

   http://www.state.ma.us/bbrs/hic.htm

   2b. Return your completed application and two certified checks or money orders for your registration fee and one-time Guaranty Fund contribution. Licensed constructions supervisors in good standing are exempt from the registration fee but everyone is required to donate to the Guaranty Fund, which reimburses up to $75,000 of any damages incurred by a home owner whose contractor violates the law. As a sole proprietor, your mandatory donation will be $100.

   Note: Home Improvement Contractor Registration does not give you the authority to perform the duties of a licensed tradesman such as a plumber or electrician. If you plan to become a licensed plumber or electrician, please contact the Massachusetts Division of Professional Licensure for details.

   Massachusetts Division of Professional Licensure
   239 Causeway Street, Suite 500
   Boston, MA 02114
**DETAILED STEPS**

- Board of State Examiners of Plumbers & Gasfitters
  617-727-9952
  http://www.state.ma.us/reg/boards/pl

- Board of State Examiners of Electricians
  617-727-9931
  http://www.state.ma.us/reg/boards/el

**LOCATION**

3 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

**ZONING AND PERMITTING**

4 Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

- Inspectional Services Department
  1010 Massachusetts Avenue, 5th Floor
  Boston, MA 02118
  617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

- Zoning Board of Appeals
  City Hall, Room 204
  Boston, MA 02201
  617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements.
Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

Environment Department  
City Hall, Room 805  
Boston, MA 02201  
617-635-3850

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp
BUSINESS CERTIFICATE

5. You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

Tip: Open a business account with your local bank or credit union. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6. Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

7. You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.
**DETAILED STEPS**

---

**Massachusetts Department of Revenue**  
Data Integration Bureau  
PO Box 7022  
Boston, MA 02204

- [http://www.dor.state.ma.us](http://www.dor.state.ma.us)

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

- [http://www.dor.state.ma.us/forms/formlist.htm](http://www.dor.state.ma.us/forms/formlist.htm)

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

---

**Internal Revenue Service**  
JFK Federal Building  
15 New Sudbury St.  
Boston, MA 02203


8. You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

---

**INSURANCE**

9. Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:


9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSING

2. There are no unique licensing requirements for operating an interior decorator business

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

For more information, see “Detailed Steps” beginning on page 13
C H E C K L I S T

8  Call the Internal Revenue Service office in Boston
   File federal tax forms for your business
   Get a federal tax identification number

INSURANCE

9  Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1 Draft a business plan. This guide is intended for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide.

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

1a. This guide contains instructions for starting an interior decorating business. Decorators work primarily with surface interiors—painting, fabrics, furnishing, lighting, etc. Other professional services in the design field (e.g. interior design, landscape architecture, historic preservation) have different training and certification requirements. Please contact the appropriate trade association for information on starting a business in these fields.

LICENSING

2 There are no unique licensing requirements to operate an interior decorating business in Massachusetts. Interior decorators can and often do work without formal credentials or training. However, decorating is a very competitive field and you may want to consider becoming certified with the American Society of Interior Designers (ASID) or a similar trade association before starting your business. To become certified you will need to pass the National Council of Interior Design Qualification exam. This exam tests your understanding of national, state, and local building and fire safety codes, spatial planning, and project management. For more information on interior design versus. interior decorating, contact ASID or visit their website:

American Society of Interior Designers
608 Massachusetts Ave., NE
Washington, DC 20002
202-546-3480
http://www.asid.org

LOCATION

3 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).
ZONING AND PERMITTING

4 Visit the Building Division of the Inspectonal Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.
4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

Environment Department
City Hall, Room 805
Boston, MA 02201
617-635-3850

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5

You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.
**DETAILED STEPS**

*Tip:* Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

6. Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

7. You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8. You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.
Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1 Draft a business plan

LICENSING

2 There are no unique licensing requirements for becoming a landscaper

LOCATION

3 Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4 Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5 Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6 Visit the City of Boston Assessing Department
   - File a Form of List

7 Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

For more information, see “Detailed Steps” beginning on page 85
C E C K L I S T

☐ 8 Call the Internal Revenue Service office in Boston
  ☐ File federal tax forms for your business
  ☐ Get a federal tax identification number

INSURANCE

☐ 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1. Draft a business plan. This guide contains instructions for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

   http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

1a. This guide contains instructions for starting a landscaping business that will perform primarily lawn and garden maintenance. Professional services such as land development, preservation, engineering, and surveying are considered Landscape Architecture and require further training and licensing. For instructions on becoming a licensed Landscape Architect, please contact the Board of Registration of Landscape Architects, Massachusetts Division of Professional Licensure.

   Board of Registration of Landscape Architects
   Massachusetts Division of Professional Licensure
   239 Causeway Street, Suite 500
   Boston, MA 02114
   617-727-3072

   http://www.state.ma.us/reg/boards/la/default.htm

LICENSING

2. There are no unique licensing requirements for landscaping businesses in Boston. However, both the Massachusetts Arborists Association and Associated Landscape Contractors of Massachusetts offer optional certification and professional development programs. For more information on becoming a Massachusetts Certified Landscape Professional, contact either the MAA or ALCM.

   Massachusetts Arborists Association
   8D Pleasant Street
   South Natick, MA 01760
   508-653-3320

   http://www.massarbor.org

   Associated Landscape Contractors of Massachusetts
   8D Pleasant Street
   South Natick, MA 01760
   508-653-3373

   http://www.alcom.org/membershipprogram.html
### LOCATION

3 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

### ZONING AND PERMITTING

4 Visit the Building Division of the Inspectonal Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

**Inspectional Services Department**

1010 Massachusetts Avenue, 5th Floor  
Boston, MA 02118  
617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

**Zoning Board of Appeals**

City Hall, Room 204  
Boston, MA 02201  
617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.
For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

Environment Department
City Hall, Room 805
Boston, MA 02201
617-635-3850

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.
5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

*Tip:* Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

6 Visit the [City of Boston Assessing Department](https://www.city_PROD/boston/assessing) to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

7 You must also file tax forms with the [Massachusetts Department of Revenue (DOR)](http://www.dor.state.ma.us). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.
8 You must also file all necessary tax forms with the **United States Internal Revenue Service**. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service  
JFK Federal Building  
15 New Sudbury St.  
Boston, MA 02203  
617-316-2850  

**INSURANCE**

9 Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSING

2. Obtain all necessary permits
   - Contact the Massachusetts Department of Environmental Protection
   - Obtain additional licenses from the Mayor’s Office of Consumer Affairs and Licensing, if applicable

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectonal Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 93
LAUNDROMAT

CHECKLIST

☐ 7 Contact the Massachusetts Department of Revenue
   ☐ File Massachusetts state tax forms for your business
   ☐ Get a Sales Tax Registration Number and Certificate

☐ 8 Call the Internal Revenue Service office in Boston
   ☐ File federal tax forms for your business
   ☐ Get a federal tax identification number

INSURANCE

☐ 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
BUSINESS PLAN

1. Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

   [http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp](http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp)

LICENSING

2. As long as your facility will not service industrial facilities, hospitals/clinics, or commercial uniforms, there are no specific permitting requirements for operating a laundromat. However, your facility will need to be connected directly to Boston’s sewer system. An existing building will already have this capacity but you may want to have the City of Boston Water and Sewer Commission inspect your connection to ensure you are in compliance with State environmental codes.

   [Engineering Department
   Boston Water and Sewer Commission
   980 Harrison Ave.
   Boston, MA 02119
   617-989-7000](http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp)

2a. Laundromats do not typically require additional permits from the Massachusetts Department of Environmental Protection (DEP). Depending on the amount of wastewater discharged from your facility, however, your laundromat may need permits for groundwater discharge. For more information on this and other environmental regulations that could affect your business, contact the DEP Division of Business Compliance or visit their website:

   [Division of Business Compliance
   Massachusetts Department of Environmental Protection
   Northeast Regional Office
   One Winter Street
   Boston, MA 02108
   617-292-1063](http://www.mass.gov/dep/bwp/dhm/dhmhome.htm)

   [http://www.mass.gov/dep/bwp/dhm/dhmhome.htm](http://www.mass.gov/dep/bwp/dhm/dhmhome.htm)
DETAILED STEPS

2b. If you intend to place snack or soda machines in your laundromat, you will need permits from the Massachusetts Food Protection Program (FPP). Applications can be downloaded at the FPP website or you can contact the FPP directly:

Food Protection Program
Massachusetts Department of Public Health
305 South Street
Jamaica Plain, MA 02130
617-983-6700

http://www.mass.gov/dph/fpp/vendinglic.htm

2c. Additional licenses are also required from the Mayor’s Office of Consumer Affairs and Licensing for automatic amusement devices (coin-controlled games) and non-live entertainment (jukeboxes, radios, or televisions). Contact the Licensing Division at 617-635-3834 for applications if your facility will include any of these devices. Note that if you do not successfully acquire the necessary licenses, you could be subject to fines and removal of the equipment.

LOCATION

3. Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

ZONING AND PERMITTING

4. Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.
4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

[Address and contact information for Zoning Board of Appeals]

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

[Website link]

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

[Website link]

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

[Address and contact information for Environment Department]
4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

**BUSINESS CERTIFICATE**

5 You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

*Tip:* Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

http://www.cityofboston.gov/assessing/forms.asp
You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

**Massachusetts Department of Revenue**
Data Integration Bureau
PO Box 7022
Boston, MA 02204

http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

**Internal Revenue Service**
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850


**INSURANCE**

Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp
9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1 Draft a business plan

LICENSING

2 Obtain all necessary licenses and permits
   - Register your vehicle(s) with the Massachusetts Registry of Motor Vehicles to obtain livery plates
   - Obtain other miscellaneous applicable licenses and permits, depending upon your circumstances

LOCATION

3 Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4 Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5 Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6 Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 101
CHECKLIST

7 Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

8 Call the Internal Revenue Service office in Boston
   - File federal tax forms for your business
   - Get a federal tax identification number

INSURANCE

9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

Note: Operating a livery business is different from a taxi service. Livery vehicles can carry up to fifteen passengers who have all pre-arranged their transportation but they cannot be hailed on the street. If you are interested in owning a taxi, you must obtain a taxi medallion from the Hackney Division of the Boston Police Department.

LICENSING

2 Obtain all applicable licenses and permits.

2a. Visit your local branch of the Massachusetts Registry of Motor Vehicles (RMV). Obtain the appropriate license for operating the vehicle(s) you will use transport passengers. Your vehicle(s) must have livery plates and meet Massachusetts’ inspection standards. For information on fees for registering your vehicle(s), visit the RMV website:

http://www.mass.gov/rmv/fees/registration/index.htm#otherspecialty

A designated livery vehicle is not permitted to have more than 15 passengers. There are different rules pertaining to vehicles that are legally considered buses. If you need to check on the status of your vehicle, call the RMV at 617-351-4500.

2b. Livery vehicles transporting more than nine passengers are required to have a Certificate of Compliance for Charter Service from the Transportation Division of the Massachusetts Department of Telecommunications and Energy (DTE).

http://www.mass.gov/dte
DETAILED STEPS

After you have submitted your application, you will be contacted by the DTE to discuss additional requirements for charter services.

2c. The City of Boston does not have unique licensing requirements for livery operators. However, if your livery service will make routine stops to and from the same locations (i.e. airport, employee, or business courtesy shuttles), you must apply for a Jitney License. Applications can be obtained by contacting the Boston City Clerk's office at 617-635-2684. You will need to register your business before your application can be submitted (see step 5 for more information on Business Certificates).

If your livery operation will travel beyond Boston city limits, you should check with the municipalities in your intended service area, as you may be subject to additional regulations not included in this guide.

2d. Livery services traveling on I-90, the I-93 tunnel, the South Station tunnel, and the Boston Harbor tunnels need a Common Carrier License from the Massachusetts Turnpike Authority.

Massachusetts Turnpike Authority
State Transportation Building
10 Park Plaza, Suite 4160
Boston, MA 02116
617-248-2847

2e. Vehicles that transport passengers across state lines and weigh more than 10,000 pounds need to register with the U.S. Department of Transportation.

Department of Transportation
Motor Carrier Safety
55 Broadway, Bldg. 3
Cambridge, MA 02142
617-494-2270
http://www.fmcsa.dot.gov/index.htm

2f. Vehicles operating in and out of Logan Airport must obtain a letter from a city official (on official letterhead) stating that the city has no objections to your business before filing for permission from the Massport Ground Transportation Unit (GTU). Your operating agreement will require the following:

• proof of insurance for the certificate holder that covers at least: $250,000 of bodily injury per person, $500,000 of bodily injury per accident, and $100,000 in property damage;
• a Certificate of Insurance with a broker’s stamp, authorized signature, and the name of the certificate holder;
• a list of fleet vehicles;
• a certified check or money order for the appropriate fee. (You will have to pay 3 months of operating fees in advance);
• vehicles with operational air conditioning, a clean luggage compartment, and working seat belts.
DETAILED STEPS

For more information, visit the Massport website:

http://www.massport.com/logan/faq.html

You should also request a copy of 740 CMR23.00 – Rules and Regulations for the Operation of Commercial Ground Transportation Services at Boston-Logan International Airport.

Note: Massport offers commercial vehicles using alternative fuel and/or power sources recognized by the Energy Policy Act a 25 percent discount per outbound trip. This could be cost-effective if your business will make frequent trips to and from the airport. For more information contact Logan Ground Transport: 800-23-LOGAN.

LOCATION

Choose a location for your business and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work has been completed. The floor plan need not be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing, and electrical outlets/equipment. Your name, home address, business location address, and day and night telephone numbers must all be included with your floor plan.

ZONING AND PERMITTING

Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.
4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:
- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp
BUSINESS CERTIFICATE

5 You must file with the **Boston City Clerk’s Office** for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:


5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the **Commissions Section** of the **Secretary of the Commonwealth’s Office** at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

**Tip:** Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6 Visit the **City of Boston Assessing Department** to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

7 You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.
7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSING

2. There are no unique licensing requirements for retail stores (unless you intend to vend tobacco, arms/ammunitions, junk, pawned goods, or antiques)

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 109
RETAIL STORE

☑️ C H E C K L I S T

☐ 7 Contact the Massachusetts Department of Revenue
   ☐ File Massachusetts state tax forms for your business
   ☐ Get a Sales Tax Registration Number and Certificate

☐ 8 Call the Internal Revenue Service office in Boston
   ☐ File federal tax forms for your business
   ☐ Get a federal tax identification number

INSURANCE

☐ 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide.

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2 There are no unique licensing requirements for starting a retail store in Boston. However, you should be aware that certain products are subject to additional regulation. If you intend to vend any of the following products, please contact the appropriate agency for more information.

- Tobacco: Massachusetts Department of Revenue, Cigarette Tax Unit at 617-887-5090 or visit http://www.massdor/cigarette/FAQS.htm
- Arms/ammunition, antiques, pawned goods, junk: Boston Police Department, Licensing Division at 617-343-4425

LOCATION

3 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a P.O. box).

ZONING AND PERMITTING

4 Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, in a historic district or redevelopment zone, and/or on or near a wetland, you could be subject to additional permitting requirements.

Inspectional Services Department
1010 Massachusetts Avenue, 5th Floor
Boston, MA 02118
617-635-5300
4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

Zoning Board of Appeals
City Hall, Room 204
Boston, MA 02201
617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure the necessary inspections are arranged.

Note: If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.
DETAILED STEPS

4d. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g., the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5

You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
Boston City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website.

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

Tip: Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6

Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department
City Hall, Room 301
Boston, MA 02201
617-635-4287
DETAILED STEPS

7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204

http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8 You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850


INSURANCE

9 Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LOCATION

2. Choose a location and draft a detailed floor plan

LICENSING AND CERTIFICATION

3. Obtain all necessary licenses and certifications
   - File for appropriate licenses with the Health Division of the City of Boston’s Inspectional Services Department
   - File for a Common Victualer’s License and the appropriate alcohol license (if applicable) with the City of Boston’s Licensing Board
   - File for other miscellaneous permits, if appropriate

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

For more information, see “Detailed Steps” beginning on page 115
7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

8. Call the Internal Revenue Service office in Boston
   - File federal tax forms for your business
   - Get a federal tax identification number

INSURANCE

9. Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LOCATION

2 Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

LICENSING AND CERTIFICATION

3 Obtain all necessary licenses and certifications.

3a. Become or hire a certified Food Safety Manager to operate your business if you will sell pre-made or prepared food. For more information on the certification process, visit the City of Boston Inspectional Services Department (ISD) website:

http://www.cityofboston.gov/isd/newfrontend/fmcert.asp

Note: Massachusetts currently does not require training for certification. However, it is strongly recommended. Call the ISD Health Division to request a list of training courses available in your area.

Inspectional Services Department Health Division
1010 Massachusetts Avenue
Boston, MA 02118
617-635-5300

3b. Call the ISD Health Division or visit their website to obtain a Food Services Permit Form:

http://www.cityofboston.gov/isd/newfrontend/forms.asp
Before your application will be approved you also need to do the following:

• Submit a copy of your Certificate of Occupancy for intended use.
• Submit your proposed floor plan and schedule a plan review with ISD.
• Submit a copy of your Food Safety Manager Certification or evidence that you have applied for certification.
• Pay the appropriate licensing fee. There are additional permits and fees if you intend to serve frozen desserts or milk products.
• Schedule your initial appointment with a Health Inspector. The inspector will either give you a Food Service Permit and tell you that you are free to open or he/she will indicate the changes that must be made.

Note: You must store refrigerated perishable goods in commercial refrigeration equipment units. Each unit must be NSF approved and operate at or below 45 degrees or your store will not be allowed to open.

3c. Visit the City of Boston Licensing Board to file for a Common Victualar’s license. This license is required for any business that serves or sells prepared foods, prepared sandwiches, pasta dishes, or desserts. If you do not plan to sell prepared foods, this license is not required.

3d. If you intend to sell any of the following products, please contact the appropriate agency for more information:

• Tobacco: Massachusetts Department of Revenue, Cigarette Tax Unit at 617-887-5090 or visit http://www.massdor/cigarette/FAQS.htm
• Alcohol: Boston Licensing Board at 617-635-4170 or visit the Massachusetts Alcoholic Beverage Control Commission at http://www.mass.gov/abc/licensing/licensing.htm
• Lottery: Massachusetts Lottery Commission at 800-462-0234 x 739 or http://www.masslottery.com/ForAgents.htm
• Milk products, desserts, bagged coffee: Health Division of Boston’s Inspectional Services Department at 617-635-5300
• Seafood (not canned products): Massachusetts Department of Public Health, Food Protection Program at 617-983-6700 and the Massachusetts Division of Marine Fisheries at 617-626-1520

Note: If your grocery store will stock canned, frozen, and perishable foods in all four staple foods groups (breads/cereals, dairy products, fruits/vegetables, and meat/poultry/fish), you may be eligible to accept food stamps. For more information on obtaining a license, contact the New England office to the U.S. Department of Agriculture, Food and Nutrition Service.

U.S. Department of Agriculture
Causeway Street, Room 501
Boston, MA 02222-1060
617-565-6380
DETAILED STEPS

You can also request an application online at:

http://www.fns.usda.gov/fsp/retailers/application.htm

ZONING AND PERMITTING

4 Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

Inspectional Services Department
1010 Massachusetts Avenue, 5th Floor
Boston, MA 02118
617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

Zoning Board of Appeals
City Hall, Room 204
Boston, MA 02201
617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp
Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

   http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

   http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5. You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

Call or write for an application, or print it from the website:

   http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.
5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

Tip: Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department
City Hall, Room 301
Boston, MA 02201
617-635-4287

7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204

http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended you that speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.
You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850

INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4 Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
BUSINESS PLAN

1. Draft a business plan

LOCATION

2. Choose a location to place your vending cart. If you need office or storage space, select a location and draft a detailed floor plan.

LICENSING

3. Obtain all applicable licenses

Vending location:
- Public property: Stationary Vending License, Boston Public Works Department
- Private property: Use of Premises Permit, Building Division of Boston’s Inspectional Services Department
- Indoor shows or flea markets: Transient vendor’s license, Massachusetts Division of Standards
- Outdoor mobile unit/cart: Hawkers and Peddlers license, Massachusetts Division of Standards

Food services:
- Mobile Food Service License, Health Division of Boston’s Inspectional Services Department
- Use of an open flame or propane: Permit, Health Division of Boston’s Inspectional Services Department and Boston Fire Department

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

For more information, see “Detailed Steps” beginning on page 123
CHECKLIST

BUSINESS CERTIFICATE

☐ 5 Visit the Boston City Clerk’s Office
   ☐ File for a City of Boston business certificate (d/b/a)
   ☐ Get form notarized
   ☐ Submit notarized form with a check or money order in the amount of the filing fee

TAXES

☐ 6 Visit the City of Boston Assessing Department
   ☐ File a Form of List

☐ 7 Contact the Massachusetts Department of Revenue
   ☐ File Massachusetts state tax forms for your business
   ☐ Get a Sales Tax Registration Number and Certificate

☐ 8 Call the Internal Revenue Service office in Boston
   ☐ File federal tax forms for your business
   ☐ Get a federal tax identification number

INSURANCE

☐ 9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LOCATION

2 Choose a location to place your vending cart. Make sure it is within a designated area for vendors. Also ensure that your cart’s vending location has access to nearby toilet and hand-washing facilities.

   2a. If you will be vending food, your food must be stored at a restaurant or licensed food supply store.

   2b. For specific information on starting a pushcart in any of the following areas, contact the appropriate organization:

      • Boston Common: Boys and Girls Club of Boston at 617-994-4700
      • Downtown: Downtown Crossing Pushcart Association at 617-482-2193
      • Dudley Square: Nuestra Comunidad at 617-427-3599
      • Fanueil Hall: Rouse Company at 617-523-1300
      • MBTA property: Transit Realty Associates at 617-482-2525

   2c. If you need office or storage space, select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work has been completed. The floor plan does not need to be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing and electrical outlets/equipment. Your name, home address, shop location address, and day and night telephone numbers must all be included with your floor plan. If you do not need office or storage space, skip step 4.

LICENSING

3 The licenses and signatures you need to vend from a mobile unit in the City of Boston depend on where you operate and what you sell from your cart. You may need approval from the Boston Transportation Department, the first floor tenants of the property on which you plan to operate, or one of several of Boston’s pushcart associations. Not every area of the city is legal for outdoor vending.

   3a. If your cart will be mobile, obtain a Hawkers and Peddlers license from the Massachusetts Division of Standards.
You can download the application for a Hawkers and Peddlers License application from the Division of Standards website:


Bring your completed application with a certified check, registered check, or money order for the appropriate amount made payable to the Commonwealth of Massachusetts; your license will be processed while you wait. Note that before your license can be approved, state law requires you to have your application signed by the Chief of Police of the town where you reside.

3b. If you plan to vend from a cart or mobile unit at indoor shows or flea markets, you will need a Massachusetts Transient Vendor’s license from the Division of Standards. Instructions and applications are also available on their website:

http://www.mass.gov/portal/index.jsp?pageID=ocasubtopic&L=6&L0=Home&L1=Government&L2=Our+Agencies+and+Divisions&L3=Division+of+Standards&L4=Licensing+(DOS)&L5=Transient+Vendors&sid=Eoca

3c. Obtain a Stationary Vending License and a permit for the right sell, store, and display merchandise in a public way from the City of Boston’s Department of Public Works and the Boston Police Department if you plan to operate from a specific location.

http://www.cityofboston.gov /publicworks/pdfs/Vendor.pdf

Depending on the nature of your business and its location, you may also need approval from the Boston Transportation Department, the first floor tenants of the property where you plan to operate, or one of several of Boston’s pushcart associations. Note that your business must leave at least four feet of clear, accessible walkway, as required by the American Disabilities Act, or it will not approved.
3d. If you plan to vend on private property, you also need a Use of Premises permit from the Building Division of the Inspectional Services Department (ISD) of the City of Boston.
   • Secure written permission from the owner of the property on which you wish to operate.
   • Visit the Building Division.

[Inspectional Services Department]
1010 Massachusetts Avenue, 5th Floor
Boston, MA 02118
617-635-5300

• Have a zoning check done for the location.
• File for a Use of Premises permit.

3e. To sell any food from the cart, you will need a Mobile Food Service License from the Health Division of the ISD. All mobile food units and food pushcarts must:
   • Operate out of a fixed licensed food establishment.
   • Get written permission from a licensed restaurant, food supply store, or commercial kitchen to use their premises to prepare food, sanitize equipment, and store food products and equipment each night. Once you begin operation, the City of Boston requires you to report to this offsite location at least twice per day for equipment cleaning and supply pick-up and drop-off.

For a printable version of the Mobile Food Service License application form, call the Health Division at 617-635-5300 or visit their website:


The Mobile Food Service License application must be completed and submitted before or during the ISD Health Division inspection of your mobile unit.

*Note:* Desserts from a soft-serve machine or milk products need additional permits from the Health Division of the ISD.

3f. If you will vend potentially hazardous food, e.g. meat (other than hot dogs), baked goods, non-pre-packaged snacks, etc., you need to be certified as a Food Safety Manager or hire a full-time manager who is certified. For information on becoming a Food Safety Manager, visit the City of Boston website:

[http://www.ci.boston.ma.us/isd/newfrontend/mgrtrainlist.asp]

3g. If you intend to use an open flame or propane in cooking, you need to obtain permission from the Health Division during your cart’s inspection. You must also file for a permit with the Boston Fire Department and schedule an inspection appointment. You will not be able to use your cart for cooking until the Fire Department has issued your permit.

[Boston Fire Department]
115 Southampton Street
Boston, MA 02128
617-343-3446
**ZONING AND PERMITTING**

4 (Skip this entire section unless you need office or storage space.) Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

**Inspectional Services Department**  
1010 Massachusetts Avenue, 5th Floor  
Boston, MA 02118  
617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

**Zoning Board of Appeals**  
City Hall, Room 204  
Boston, MA 02201  
617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.
4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

Environment Department
City Hall, Room 805
Boston, MA 02201
617-635-3850

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5. You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.

5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.
DETAILED STEPS

Tip: Open a business account with your local bank or credit union. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

TAXES

6 Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

Assessing Department
City Hall, Room 301
Boston, MA 02201
617-635-4287

7 You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts' sales tax.

Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204

http://www.dor.state.ma.us

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

http://www.dor.state.ma.us/forms/formlist.htm

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

8 You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.
9

Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website.

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
CHECKLIST

BUSINESS PLAN

1. Draft a business plan

LICENSED

2. Become a Licensed Master Technician for Television and Radio Repair

LOCATION

3. Choose a location and draft a detailed floor plan

ZONING AND PERMITTING

4. Visit the Building Division of Boston’s Inspectional Services Department
   - Complete zoning check and get location approved
   - Obtain a Building Permit for any planned renovation or construction on the property
   - Obtain a Certificate of Occupancy, if applicable

BUSINESS CERTIFICATE

5. Visit the Boston City Clerk’s Office
   - File for a City of Boston business certificate (d/b/a)
   - Get form notarized
   - Submit notarized form with a check or money order in the amount of the filing fee

TAXES

6. Visit the City of Boston Assessing Department
   - File a Form of List

7. Contact the Massachusetts Department of Revenue
   - File Massachusetts state tax forms for your business
   - Get a Sales Tax Registration Number and Certificate

For more information, see “Detailed Steps” beginning on page 133
CHECKLIST

8 Call the Internal Revenue Service office in Boston
   - File federal tax forms for your business
   - Get a federal tax identification number

INSURANCE

9 Do a risk assessment and inventory of your business’s facility and property

For more information, see “Detailed Steps” beginning on next page
DETAILED STEPS

BUSINESS PLAN

1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? This guide contains information for sole proprietors only. Hiring other individuals complicates your tax filing and requires additional steps. For more guidance on business planning, visit the Boston Office of Business Development’s online Business Resource Guide:

http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp

LICENSING

2 Become a Licensed Master Technician for Television and Radio with the Board of Television and Radio Repair.

Board of Registration of Radio and Television Technicians
Division of Professional Licensure
239 Causeway Street, Suite 500
Boston, MA 02114
617-727-4459

http://www.state.ma.us/dpl/boards/tv/index.htm

2a. Before you can become a Master Technician you must receive a basic technician’s license, also called a learner’s permit. To obtain your learner’s permit you must meet the following requirements:
• be at least 18 years old;
• pay the appropriate fee to the Division of Professional Licensure;
• have a licensed Master Technician submit a written statement made under oath certifying that you are employed with him or her, will work directly under his or her supervision, and that he or she will be jointly responsible for the quality of your work.
The learner’s permit is effective for the duration of employment with the Master Technician who sponsors you initially, but for no longer than three years. For an application, visit:

http://www.state.ma.us/dpl/boards/tv/forms/tvappl.pdf

2b. You are eligible to take the Master Technician licensure exam from the Board of Registration of Television and Radio after you have been a technician with at least one year (2,000 hours) of experience as a technician doing repair and maintenance of radio and TV receivers. For additional information on the exam and obtaining an application to become a Master Technician visit:

http://www.state.ma.us/dpl/boards/tv
DETAILED STEPS

LOCATION

3. Select a location and draft a detailed floor plan. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned rooms, equipment, doors, windows, bathrooms and sinks, and electrical outlets. You must also include your name, two numbers where you can be contacted, and the business address (not a post office box).

ZONING AND PERMITTING

4. Visit the Building Division of the Inspectional Services Department (ISD) of the City of Boston to run a zoning check on the location where you want to start your business. Provide information about the type of business you plan to open and the address. If your proposed facility is within 100 feet of a park, on or near a wetland, or in a historic district or redevelopment zone, you could be subject to additional permitting requirements.

- Inspectional Services Department
  1010 Massachusetts Avenue, 5th Floor
  Boston, MA 02118
  ☏ 617-635-5300

4a. If your location is approved, move on to the next step. Otherwise, you can begin the appeal process by filing a Legal Occupancy/Use Application with the Zoning Board of Appeals. If you are renting your facility, you will need the permission of the owner of the building to submit your appeal.

- Zoning Board of Appeals
  City Hall, Room 204
  Boston, MA 02201
  ☏ 617-635-4775

4b. It is recommended that you have a 15-minute zoning clinic at ISD. This clinic will help answer your questions about zoning approval and any further permitting requirements. Zoning clinics are held every Tuesday from 9 AM to 12 PM at Plans and Zoning, ISD, 5th Floor, Counter Two. Translators are available if you call ahead. For more information, call 617-635-5300, ext. 1348.

4c. If you are performing renovations, you will be required to file for and obtain a building permit from the Building Division. Permits for construction and other alterations you intend to make to the property may include, but are not limited to the following:

- gasfitting
- electrical work
- plumbing and sprinkler systems
- non-structural demolition
- installation of fire prevention system(s)
- construction
- renovation.
DETAILED STEPS

For more information on building permits, visit:

http://www.cityofboston.gov/isd/BOA/bldgdefault.asp

Submit your floor plan to the Building Division. At this time, ISD may request other documents depending on the nature of your project. ISD may also inspect your property during and after any construction or alteration. It is your responsibility to ensure that the necessary inspections are arranged.

4d. If your facility is located in one of Boston’s seven historic districts and you intend to perform any exterior work, you will likely need a Certificate of Appropriateness before a building permit will be issued. For more information on design guidelines and regulations in historic districts or to find out whether your property is affected, see the City of Boston Environment Department website:

http://www.cityofboston.gov/environment/downloads.asp#historic

Direct consultation with a Preservation Planner is recommended to discuss specific district guidelines, documentation requirements, and potential fees.

Environment Department
City Hall, Room 805
Boston, MA 02201
617-635-3850

4e. After construction is completed you may need a Certificate of Occupancy from ISD. A Certificate of Occupancy is required when there has been a substantial change to the building (e.g. the use of the structure, floor plan reconfigurations, increased/decreased capacity) or if the building is new. For more information on filing for a Certificate of Occupancy and the associated fees, go to:

http://www.cityofboston.gov/isd/BOA/coo.asp

BUSINESS CERTIFICATE

5 You must file with the Boston City Clerk’s Office for a Business Certificate (d/b/a).

City Clerk
City Hall, Room 601
Boston, MA 02201
617-635-4600

Call or write for an application, or print it from the website:

http://www.cityofboston.gov/cityclerk/forms.asp

5a. After filling out the form, sign where indicated and then have the form notarized. To find a notary public, call the Commissions Section of the Secretary of the Commonwealth’s Office at 617-727-2836.
5b. Mail or deliver the notarized form to the City Clerk along with a business check or money order made out to the City of Boston in the amount of the filing fee. To receive an official copy of your Business Certificate, you should also include a self-addressed, stamped envelope with your registration packet. Business Certificates are good for four years from the date registered with the City Clerk’s Office.

*Tip:* Open a business account with your local bank or credit union.

A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth.

**TAXES**

6. Visit the City of Boston Assessing Department to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.

- City of Boston Assessing Department
  - City Hall, Room 301
  - Boston, MA 02201
  - 617-635-4287

7. You must also file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts’ sales tax.

- Massachusetts Department of Revenue Data Integration Bureau
  - PO Box 7022
  - Boston, MA 02204

  [http://www.dor.state.ma.us](http://www.dor.state.ma.us)

7a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law.

  [http://www.dor.state.ma.us/forms/formlist.htm](http://www.dor.state.ma.us/forms/formlist.htm)

7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.
You must also file all necessary tax forms with the United States Internal Revenue Service. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Internal Revenue Service
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850


INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs.

9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, “key man,” automobile, and home office. For more information on these and other types of insurance, visit the City of Boston website:

http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp

9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
### APPENDIX 1. REGULATIONS TO BE MET BEFORE STARTING 20 BUSINESSES IN BOSTON

<table>
<thead>
<tr>
<th>Business Type</th>
<th>Professional Training</th>
<th>Professional License or Certification</th>
<th>Optional Professional Certification</th>
<th>Criminal Offender Record Check</th>
<th>Medical Requirements</th>
<th>Operational License (Service)</th>
<th>Operation License (Location)</th>
<th>Register with the Board of Building Regulation and Standards</th>
<th>Credit or Insurance Requirements</th>
<th>Certificate of Registration</th>
<th>Vending Permit (Goods)</th>
<th>Entertainment License</th>
<th>Environmental Permits</th>
<th>Fire Permits</th>
<th>Food Service Permits</th>
<th>Health Permits</th>
<th>Facility Requirements</th>
<th>Location Approval (non-zoning)</th>
<th>Zoning Check</th>
<th>Construction Permits</th>
<th>Certificate of Occupancy</th>
<th>Business Certificate (d/b/a)</th>
<th>Form of List</th>
<th>Tax Forms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Repair/Body Shop</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beauty Salon</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Barber Shop</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catering</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cleaning Service</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry Cleaner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flower Shop</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Improvement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interior Decorator</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Landscaper</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livery</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laundromat</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail Store</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sewing Shop</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shoe Repair Shop</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small Grocery</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Street Vendor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Professional Training               | ✓                     | ✓                                    |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Professional License or Certification| ✓                     | ✓                                    |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Optional Professional Certification |                       |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Medical Requirements                | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Operational License (Service)      | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Operation License (Location)        |                       |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Register with the Board of Building Regulation and Standards |                       |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Credit or Insurance Requirements   | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Certificate of Registration        | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Vending Permit (Goods)             | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Entertainment License              |                       |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Environmental Permits              | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Fire Permits                        | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Food Service Permits                | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Health Permits                      | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Facility Requirements              | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Location Approval (non-zoning)     | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Zoning Check                        | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Construction Permits                | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Certificate of Occupancy            |                       |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Business Certificate (d/b/a)        | ✓                     | ✓                                    | ✓                                |                                |                         |                      | ✓                              |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Form of List                         | ✓                     |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
| Tax Forms                           |                       |                                      |                                   |                                |                         |                      |                             |                                |                            |                         |                   |                |               |               |             |               |               |                     |                     |               |                   |                |               |               |
APPENDIX 2. IMPORTANT RESOURCES FOR BOSTON ENTREPRENEURS

This section lists public, quasi-public, private and non-profit agencies offering technical assistance to help you define your business concept, set goals, and streamline the process of starting a successful business. More information on the types of assistance these agencies provide can be found in the City of Boston’s Business Resource guide, available online at: [http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp](http://www.cityofboston.gov/dnd/OBD/BRG/A_intro.asp)

### City of Boston Government Agencies

<table>
<thead>
<tr>
<th>Agency</th>
<th>Address</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessing Department</td>
<td>City Hall, Room 301</td>
<td>617-635-4287</td>
<td></td>
</tr>
<tr>
<td>Boston Business Assistance Center</td>
<td>2201 Washington Street</td>
<td>617-989-1000</td>
<td></td>
</tr>
<tr>
<td>Boston Main Streets</td>
<td>Office of Business Development</td>
<td>617-989-1000</td>
<td></td>
</tr>
<tr>
<td>Office of the City Clerk</td>
<td>City Hall, Room 601</td>
<td>617-635-4600</td>
<td></td>
</tr>
<tr>
<td>Inspectional Services Department</td>
<td>1010 Massachusetts Avenue</td>
<td>617-635-5326</td>
<td></td>
</tr>
</tbody>
</table>

### Commonwealth Massachusetts Government Agencies

<table>
<thead>
<tr>
<th>Agency</th>
<th>Address</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commonwealth Corporation</td>
<td>The Schrafft Center</td>
<td>617-727-8158</td>
<td><a href="http://www.commcorp.org">http://www.commcorp.org</a></td>
</tr>
<tr>
<td>Customer Service Bureau</td>
<td>Hurley Building</td>
<td>617-887-6367 or 800-392-6089</td>
<td></td>
</tr>
<tr>
<td>Home Improvement Contractor Registration Program</td>
<td>State Board of Building Regulations and Standards</td>
<td>617-727-3200 x 25205</td>
<td><a href="http://www.state.ma.us/homeimprovement">http://www.state.ma.us/homeimprovement</a></td>
</tr>
<tr>
<td>Massachusetts Business Development Corporation</td>
<td>50 Edgewater Dr, Suite 555</td>
<td>781-928-1100</td>
<td></td>
</tr>
<tr>
<td>Massachusetts Department of Business and Technology</td>
<td>One Ashburton Place, Room 2101</td>
<td>617-727-8380</td>
<td><a href="http://mass.gov/portal/index.jsp?pageID=aghome&amp;agid=ded">http://mass.gov/portal/index.jsp?pageID=aghome&amp;agid=ded</a></td>
</tr>
<tr>
<td>Massachusetts Department of Environmental Protection</td>
<td>Western Regional Office</td>
<td>413-784-1100</td>
<td><a href="http://www.state.ma.us/dep/wero">http://www.state.ma.us/dep/wero</a></td>
</tr>
</tbody>
</table>
Commonwealth Massachusetts Government Agencies (continued)

Massachusetts Department of Revenue
Hurley Building
19 Stanford Street
Boston, MA 02114
617-887-MDOR(6367)
1-800-392-6089
http://www.dor.state.ma.us

Massachusetts Division of Marine Fisheries
251 Causeway Street, Suite 400
Boston, MA 02114
617-626-1520
http://www.state.ma.us/dfwele/dmf

Massachusetts Division of Professional Licensure
239 Causeway Street
Boston, MA 02114
617-727-3074
http://www.state.ma.us/reg

Massachusetts Division of Standards
One Ashburton Place, Room 115
Boston, MA 02108
617-727-3480
http://www.state.ma.us/standards

Massachusetts Export Center
State Transportation Building
10 Park Plaza, Suite 4510
Boston, MA 02116
617-973-8664
http://www.state.ma.us/export

Massachusetts Office of Business Development
26 Court Street, 9th Floor
Boston, MA 02108
617-635-2000
http://www.ci.boston.ma.us/dnd/OBD/default.asp

Massachusetts Office of Child Care Services, Boston Region
1250 Hancock Street, Suite 120-S
Quincy, MA 01089
617-472-2881
http://www.qualitychildcare.org

Massachusetts Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116
617-973-8787
888-283-3757
http://www.state.ma.us/consumer

Massachusetts Registry of Motor Vehicles
Boston Office
630 Washington Street
Boston, MA 02111
http://www.state.ma.us/rmv

State Office of Minority and Women Business Assistance
10 Park Plaza, Suite 3740
Boston, MA 02116
617-973-8692
http://www.somwba.state.ma.us

Federal Government Agencies

Environmental Protection Agency-New England
1 Congress Street, Suite 1100
Boston, MA 02114
617-918-1111
1-888-372-7341
http://www.epa.gov/region1

Internal Revenue Service
15 New Sudbury Street
Boston, MA 02203
617-536-1040

US Small Business Administration
O’Neill Building, Room 265
10 Causeway Street
Boston, MA 02222
• Finance: 617-565-5627
• Procurement and Technical Assistance: 617-565-5689
• Service Corps of Retired Executives (SCORE): 617-565-5591
http://www.sba.gov/ma
<table>
<thead>
<tr>
<th>Private / Nonprofit Agencies - Local</th>
</tr>
</thead>
</table>
| **Allston Brighton Community Development Corporation**  
15 N. Beacon Street  
Allston, MA 02134  
617-787-3874  
http://www.allstonbrightoncdc.org |
| **Fenway Community Development Corporation**  
73 Hemenway Street  
Boston, MA 02115  
617-267-4637  
http://www.fenwaycdc.org |
| **Neighborhood of Affordable Housing**  
143 Border Street  
East Boston, MA 02128  
617-567-5882  
http://www.noahcdc.org |
| **Asian Community Development Corporation**  
888 Washington Street, Suite 102  
Boston, MA 02111-1426  
617-482-2380  
http://www.asiancdc.org |
| **Greater Boston Chamber of Commerce**  
75 State Street, 2nd Floor  
Boston, MA 02109  
617-227-4500  
http://www.bostonchamber.com |
| **Nuestra Comunidad Community Development Corporation**  
56 Warren Street, Suite 200  
Roxbury, MA 02119  
617-427-3599  
http://www.nuestracdc.org |
| **Center for Women and Enterprise**  
24 School Street, Suite 700  
Boston, MA 02108  
617-536-0700  
http://www.cweboston.org |
| **Hale and Dorr Legal Services Center of Harvard Law School**  
122 Boylston Street  
Jamaica Plain, MA 02130-2246  
617-522-3003  
http://www.law.harvard.edu/Academic_Affairs/Clinical_Program/lsc |
| **South Boston Neighborhood Development**  
365 West Broadway  
South Boston, MA 02127  
617-268-9610 |
| **Codman Square Neighborhood Development Corporation**  
587 Washington Street  
Boston, MA 02124  
617-825-4224  
http://www.csndc.org |
| **Hispanic American Chamber of Commerce**  
67 Broad Street  
Boston, MA 02109  
617-261-4222  
http://www.hacc.com |
| **This Neighborhood Means Business**  
269 East Cottage Street  
Dorchester, MA 02125  
617-474-1170  
http://www.fdnh.org |
| **Dorchester Bay Economic Development Corporation**  
594 Columbia Road, Suite 302  
Dorchester, MA 02125  
617-825-4200  
http://www.dbedc.com |
| **Initiative for a Competitive Inner City - Boston**  
727 Atlantic Avenue, Suite 600  
Boston, MA 02111  
617-292-2383  
http://www.icic.org |
| **Urban Edge**  
2010 Columbus Avenue  
Roxbury, MA 02119  
617-983-3500  
http://www.urbanedge.org |
| **Economic Justice Project**  
294 Washington Street, Suite 443  
Boston, MA 02108  
617-482-1145 x227  
http://www.lawyerscom.org/lawyers_programs.html |
| **Jamaica Plain Neighborhood Development Corporation**  
31 Germania Street  
Jamaica Plain, MA 02130  
617-522-2424  
http://www.jpndc.org |
| **Vietnamese American Initiative for Development (Viet-AID)**  
42 Charles Street, Suite E  
Dorchester, MA 02122  
617-822-3717  
http://www.vietaid.org |
| **Elizabeth Stone House**  
P.O. Box 59  
Jamaica Plain, MA 02130  
Hotline: 617-522-3417  
Office: 617-522-3659  
http://www.elizabethstone.org |
| **Jewish Vocational Services**  
105 Chauncey Street  
Boston, MA 02111  
617-451-8147  
http://www.jvs-Boston.org |
| **Women’s Educational and Industrial Union**  
One Washington Mall, 2nd Floor  
Boston, MA 02108  
617-536-5651  
http://www.weiu.org |
| **Mattapan Family Service Center**  
535 River Street  
Mattapan, MA 02126  
617-298-2045 |
<table>
<thead>
<tr>
<th>Private / Nonprofit Agencies - State/National</th>
</tr>
</thead>
</table>
| **ACCIÓN-USA**  
56 Roland Street, Suite 300  
Boston, MA 02129  
617-625-7080  
http://www.accion.org | **Massachusetts Arborists Association**  
8D Pleasant Street  
South Natick, MA 01760  
508-653-3320  
http://www.massarbor.org | **Massachusetts Technology Collaborative**  
75 North Drive  
Westborough, MA 01581  
508-870-0312  
http://www.mtpc.org |
| **American Automobile Association**  
Approved Auto Repair Department  
1-800-227-5602  
http://www.aaa.com/aaa/240/sne/automotive/maintain.html | **Massachusetts Association of Community Development Corporations**  
89 South Street, 4th Floor  
Boston, MA 02111  
617-426-0303  
http://www.macdc.org | **National Association of Convenient Stores**  
1600 Duke Street  
Alexandria, VA 22314  
(800) 966-6227  
http://www.nacsonline.com |
| **Associated Grocers of New England**  
725 Gold Street, P.O. Box 5200  
Manchester, NH 03108  
603-669-3250  
http://www.agne.com | **Massachusetts Food Association**  
31 Milk St., Suite 518  
Boston, MA 02109  
617-542-3085  
http://www.mafood.com | **National Cosmetology Association of Massachusetts**  
313 Tarklin Road  
New Bedford, MA 02745  
1-800-487-8858  
http://www.salonprofessionals.org |
| **Associated Landscape Contractors of Massachusetts**  
8D Pleasant Street  
South Natick, MA 01760  
508-653-3373  
http://www.alcom.org | **Massachusetts Nursery & Landscape Association**  
PO Box 387  
Conway, MA 03818  
413-369-4731  
http://www.mnla.com | **National Grocers Association**  
1005 North Glebe Road, Suite 250  
Arlington, VA 22201  
713-516-0700  
http://www.nationalgrocers.org |
| **Boys and Girls Clubs of Boston**  
50 Congress Street, Suite 730  
Boston, MA 02109  
617 994-4700 | **Massachusetts Small Business Development Centers (MSBDC):**  
• **Boston College SBDC**  
142 Beacon Street  
Chestnut Hill, MA 02467  
617-552-4091  
http://www.bc.edu/centers/sbdc  
• **UMass Boston SBDC**  
College of Management, 5th Floor  
100 Morrissey Boulevard  
Boston, MA 02125-3393  
617-287-7750  
http://www.sbc.umb.edu  
• **MSBDC Headquarters**  
227 Isenberg School of Management  
121 Presidents Drive  
University of Massachusetts  
Amherst, MA 01003  
413-545-1273  
http://www.msbdc.org | **New England Convenience Store Association**  
212 Carnegie Row  
Norwood, MA 02062  
781-255-9090  
866-882-9090  
http://www.necsca.net |
| **Consumer Credit Counseling Service**  
8 Winter Street  
Boston, MA 02108  
617-426-6644  
http://www.creditcounseling.org | **New England Livery Association**  
167 Milk Street, #424  
Boston, MA 02109  
866-736-6352  
http://www.nelivery.org | **Retailers Association of Massachusetts**  
18 Tremont Street, Suite 1040  
Boston, MA 02108  
http://www.retailersma.org |
| **Massachusetts Alliance for Economic Development**  
82 Worcester Street  
Wellesley, MA 02482  
781-489-6262  
http://www.massecon.com | **Small Business Association of New England**  
59 Temple Place  
Boston, MA 02111  
617-451-1051 | **Small Business Association of New England**  
59 Temple Place  
Boston, MA 02111  
617-451-1051 |