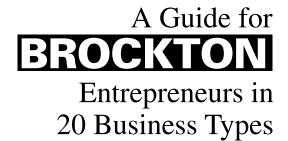
Auto Body Shop Auto Repair Shop Barber Shop Beauty Salon Catering **Child Care** Cleaning Service **Dry Cleaner Flower Shop Home Improvement** Interior Decorator Landscaper Laundromat Livery **Retail Store Sewing Shop Shoe Repair Small Grocery Store Small Restaurant** TV/Radio Repair Shop

Navigating THROUGH Regulations & Licensing Requirements



Alex Kell
Research Associate
Alla Yakovlev
Project Manager

Development of this Guide supported by a grant from the

SHELBY CULLOM DAVIS FOUNDATION



Acknowledgements

We would like to thank the following people and their colleagues for being instrumental in compilation of this publication and providing numerous useful comments regarding its contents as well as the overall look and feel.

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Nancy Stack-Savoie Office of City Planning

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George Weber Director, Massachusetts Division of Professional Licensure

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Introduction

"This is a new day for information sharing with the Brockton business community. As Mayor and an entrepreneur, I understand the importance of effective communication between business leaders and government agencies. This guide represents my vision on how to develop a successful business plan while keeping the momentum going. I hope Brockton's aspiring entrepreneurs find the material beneficial. I extend my sincere appreciation to all who played a role in the development of this guidebook."

-JAMES E. HARRINGTON, Mayor

Navigating through Regulations and Licensing Requirements: A Guide for Entrepreneurs in Brockton in Twenty Occupations is designed to guide Brockton's aspiring entrepreneurs through the municipal, state and federal regulations surrounding opening a Brockton small business. In addition to entrepreneurs, this publication can be of use to both public and private business assistance practitioners, as well as small business development and regulatory policy research organizations.

This guide provides step-by-step instructions for starting twenty different types of businesses in Brockton. For each occupation, there is a general checklist, followed by detailed explanations on how to meet local, state, and federal requirements. In addition to licenses and permits, this guide considers business plans, zoning, all levels of taxes, and insurance.

There are also two useful appendices:

- Appendix 1 explains the regulations and tax requirements for hiring employees.
- Appendix 2 lists organizations that offer legal advice, accounting, financial, and other services to entrepreneurs.

We hope that entrepreneurs and business assistance professionals find this guide easy to use and helpful in starting or assisting small businesses in Brockton.

User feedback is welcome. Please send e-mails to Alla Yakovlev at ayakovlev@pioneerinstitute.org.

Disclaimer

The information contained in this guide represents the best efforts of Pioneer and its staff to document the procedures and requirements for starting certain businesses in Brockton. This guide cannot reflect changes in federal, state, or municipal laws, rules, regulations, or filing fees that occur following its publication. Pioneer makes no guarantees, warranties, or representations as to the accuracy of the document. It accepts no liability for decisions made on the basis of the information contained herein. While municipalities outside Brockton may have similar regulations, this guide only addresses the regulations and tax requirements in effect in Brockton. This guide should not be used for starting a business in other cities and towns.

October 2006 vii

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_ 4		CHECKLIST
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	BU	JSINESS PLAN
	1	Draft a business plan
	LC	CATION
	2	Choose a location and draft a detailed floor plan
	LI	CENSING
	3	Obtain all necessary licenses and permits ☐ File for the appropriate permits from the Massachusetts Department of Environmental Protection ☐ Apply for a Garage License and Auto Repair/Body License through the City Clerk ☐ Obtain additional necessary licenses
0	<u>z</u> (4	Contact the Building Department, and: Check if your property is properly zoned. If it is not, apply for a variance from the Zoning Board of Appeals Obtain a Certificate of Occupancy If doing any construction or renovations, check if a Building Permit is required. If so, acquire one
	BU	JSINESS CERTIFICATE
	5	Get a Business Certificate from the Brockton City Clerk
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	6	Visit the City of Brockton Assessors Office ☐ File appropriate forms then begin bill payments in person or by mail
	7	Contact the Massachusetts Department of Revenue ☐ File Massachusetts state tax forms for your business

☐ Get a Sales Tax Registration Number and Certificate



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

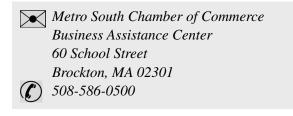
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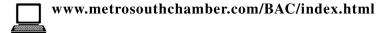


BUSINESS PLAN

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?

For additional information about crafting a business plan and entering the Brockton market, consult the Metro South Chamber of Commerce Business Assistance Center:





Another good resource is the Brockton 21st Century Economic Development Corporation:



TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

LOCATION

Draft a detailed floor plan, as you will need it throughout the permitting and licensing process. 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.

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LICENSING

3 Obtain all necessary licenses and permits

3a. Operating an auto repair shop requires that you deal properly with hazardous wastes painting operations 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).





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://mass.gov/dep/recycle/approvals.htm#gen

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.

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 Brockton business owner, you will need to return the completed form to the **DEP Southeast Office** (Attn: BWP).

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Service.Center@state.ma.us

If spray painting will be performed on site, MassDEP requires auto body/repair businesses to comply with air pollution control regulations to minimize emissions of volatile organic compounds (VOCs) and other pollutants. Call the MassDEP Southeast Regional Service Center at 508-946-2714 and ask to speak to a BWP permit engineer or inspector to understand your compliance options.

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

Contact the Office of Technical Assistance for Toxics Use Reduction guidance manual, "Crash Course for Compliance and Pollution Prevention" (October, 1998) available online in both English and Spanish versions at:

http://www.mass.gov/envir/ota/publications/tech_reports.htm

3b. 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.



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

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



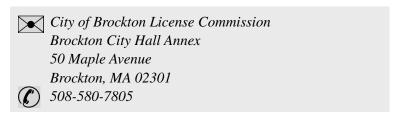
Massachusetts

- a surety bond or letter of credit for \$10,000.
- 3c. If operating a mechanic's garage, you must get a Garage License from the City Clerk's Office. (Even if you bought an existing garage with a current license, you must renew it when the garage changes ownership.) Complete the application and the \$75 application fee. With those \$75, the city clerk will place an advertisement in the local paper publicizing your hearing before the City Council. If approved, another fee is charged; the precise amount depends on the number of cars the garage holds.

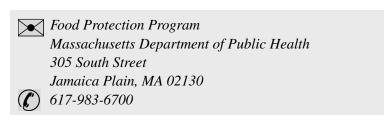
City Clerk's Office
Brockton City Hall, First Floor
45 School Street
Brockton, MA 02301

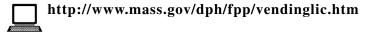
508-580-7114

- 3d. Once you have your garage permit, you must next get an Auto Repair/Auto Body License. Get the application from the City Clerk's Office. Have it signed by the Building Inspector, Assessor, the Tax Office, and the Fire Chief. Submit the application, a floor plan of your garage, and a license and advertisement to the City Clerk's Office. The application will go before the City Council for review. Also ask the Clerk if you must get a Junk Dealer's License.
- 3e. If you have jukeboxes or videogame machines to entertain waiting customers, you must get an Automatic Amusement Devices License from the License Commission. Arrange inspections with the Building Department (508-580-7150), Fire Department (508-583-2933) and Board of Health (508-580-7175). You must advertise your License Commission hearing in a local daily newspaper. Contact the License Commission for the application and more information:



3f. 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:





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3g. All Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.

Board of Health
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301

508-580-7175

3h. If selling windshield wiper fluid or antifreeze, a Wood Alcohol Permit is required. To apply for one, contact the Board of Health:

Board of Health
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301

508-580-7175

ZONING AND PERMITTING

Check with the Building Department to see if your property is properly zoned. If it is not, you may need to apply for a variance from the Zoning Board of Appeals. The Zoning Board of Appeals and Building Department share an office:

Brockton Building Department/Zoning Board of Appeals
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301

508-580-7150

4a. Get an application for a Certificate of Occupancy from the Building Department. Complete the application and get it signed by the City's Wiring Department, Plumbing Department, Fire Department and the Building Department. Submit the completed form and a \$50 payment to the Building Department. The Wiring, Plumbing and Building Departments are located on the third floor of City Hall:

Building Department
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301

508-580-7150

The Fire Department has its own location:

7



Brockton Fire Department
580 West Street
Brockton, MA 02301

508-588-0585

4b. Building permits are required for nearly any construction, ranging from a complete new building to putting on vinyl siding or adding a porch. (The Building Department suggests, "If you're picking up a hammer, give us a call.") If a permit is needed, contact the Building Department. Depending on the project, you may need the signatures of the Highway Department, Water Department, Sewer Department, Fire Department, Traffic Commission, Conservation Commission, and Department of Public Works. Your property may need a certified site plan, as well. Ask the Building Department to see what is required in your situation:

Brockton Building Department
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301

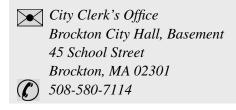
508-580-7150

- 4c. When placing new signs or simply replacing existing ones, a sign permit is required. Contact the Building Department to receive an application.
- 4d. Wetlands not only include land close to rivers and ponds, but also marshes, intermitted streams (streams that only flow part of the year), and low-lying flood plains. If you think your land may qualify as a wetland, contact the Conservation Commission to make sure you do not break state law.



BUSINESS CERTIFICATE

Prior to opening, you must acquire a Business Certificate. Complete an application and submit it to the City Clerk with the \$20 application fee.



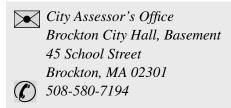
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Tip: Open a business account with your local bank or credit union. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates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

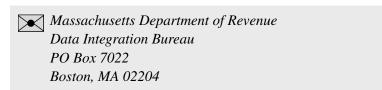
TAXES

Visit the City Assessor's Office 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.



The commercial tax rate in the City of Brockton is currently \$18.89 per \$1000 assessed.

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.



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

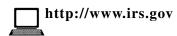
7b. After you have completed the forms, either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

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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:
 - $\begin{tabular}{ll} \hline & http://www.cityofboston.gov/dnd/OBD/BRG/C4_Obtain_Insurance.asp \\ \hline \end{tabular}$
 - 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.

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		CHECKLIST
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	B	JSINESS PLAN
	1	Draft a business plan
	LC	CATION
	2	Choose a location and draft a detailed floor plan
	<u>LI</u>	CENSING
	3	Become (or hire) a registered master barber and obtain a barber shop license
	Z	ONING AND PERMITTING
	4	 Contact the Building Department, and: Check if your property is properly zoned. If it is not, apply for a variance from the Zoning Board of Appeals Obtain a Certificate of Occupancy If doing any construction or renovations, check if a Building Permit is required. If so, acquire one.
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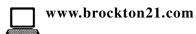
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Another good resource is the Brockton 21st Century Economic Development Corporation:





TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

LOCATION

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.

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ETAILED

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



617-727-7367

LICENSING

- Every barbershop must be under the supervision of a licensed master barber during hours of operation and have a barbershop license.
 - 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 computer-based assessment test and a practical examination. After pre-approval by the Board or your school, call Promissor to schedule an appointment at 1-800-274-2021. For further information contact the Board of Barbers or visit their website:

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

- 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.
- After your application has been reviewed, the shop-opening investigator will contact you. 3c. 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.



3d. All Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.

Board of Health
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301

508-580-7175

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The Fire Department has its own location:



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Prior to opening, you must acquire a Business Certificate. Complete an application and submit it to the City Clerk with the \$20 application fee.



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City Assessor's Office
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
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http://www.dor.state.ma.us

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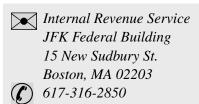
http://www.dor.state.ma.us/forms/formlist.htm

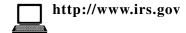
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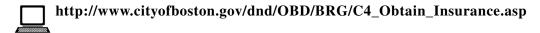




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 - 9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, "key man," automobile, and home office.

For more information on these and other types of insurance, visit the City of Boston website.



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	LI	CENSING
	<u>=-</u>	
	3	Become (or hire) a licensed cosmetologist and obtain an operating license
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INSURANCE

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

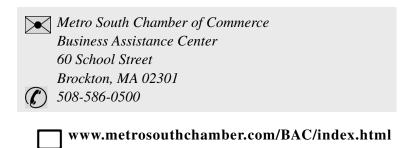
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BUSINESS PLAN

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?

For additional information about crafting a business plan and entering the Brockton market, consult the Metro South Chamber of Commerce Business Assistance Center:



Another good resource is the Brockton 21st Century Economic Development Corporation:



TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

LOCATION

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 need not 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



- 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.

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 instruction and certification. The full listing of cosmetology licenses is available on the Board of Registration of Cosmetologists' website.

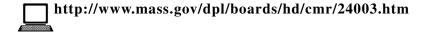
http://www.mass.gov/dpl/boards/hd/cmr/24002.htm

- 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).

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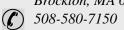
- 3c. When applying for a new salon operating license, every owner also has the option of applying for a Booth Renter's license. A Booth Renter's license allows you to rent salon space to other licensed cosmetologists. If you do not intend to rent space initially but think you will do so in the future, 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:



ZONING AND PERMITTING

Check with the Building Department to see if your property is properly zoned. If it is not, you may need to apply for a variance from the Zoning Board of Appeals. The Zoning Board of Appeals and Building Department share an office:





4a. Get an application for a Certificate of Occupancy from the Building Department. Complete the application and get it signed by the City's Wiring Department, Plumbing Department, Fire Department and the Building Department. Submit the completed form and a \$50 payment to the Building Department. The Wiring, Plumbing and Building Departments are located on the third floor of City Hall:



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The Fire Department has its own location:

Brockton Fire Department
580 West Street
Brockton, MA 02301
508-588-0585

4b. Building permits are required for nearly any construction, ranging from a complete new building to putting on vinyl siding or adding a porch. (The Building Department suggests, "If you're picking up a hammer, give us a call.") If a permit is needed, contact the Building Department. Depending on the project, you may need the signatures of the Highway Department, Water Department, Sewer Department, Fire Department, Traffic Commission, Conservation Commission, and Department of Public Works. Your property may need a certified site plan, as well. Ask the Building Department to see what is required in your situation:



- 4c. When placing new signs or simply replacing existing ones, a sign permit is required. Contact the Building Department to receive an application.
- 4d. Wetlands not only include land close to rivers and ponds, but also marshes, intermitted streams (streams that only flow part of the year), and low-lying flood plains. If you think your land may qualify as a wetland, contact the Conservation Commission to make sure you do not break state law.



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BUSINESS CERTIFICATE

Prior to opening, you must acquire a Business Certificate. Complete an application and submit it to the City Clerk with the \$20 application fee.



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.

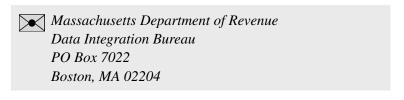
TAXES

Visit the City Assessor's Office 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.



The commercial tax rate in the City of Brockton is currently \$18.89 per \$1000 assessed.

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.



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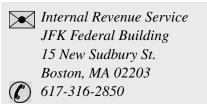
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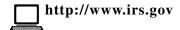


7a. Call the DOR's Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with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





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.

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	/ CHECKLIST
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	BUSINESS PLAN
	1 Draft a business plan
	LOCATION
	2 Choose a location and draft a detailed floor plan
	LICENSING AND FOOD SAFETY CERTIFICATION
	Obtain all necessary licenses and certifications Become a Food Safety Manager and get a ServSafe License If serving milk, get a Milk Permit Get a Food Service Permit for your kitchen location (residential kitchens are not allowed)
	ZONING AND PERMITTING
	 Contact the Building Department, and: Check if your property is properly zoned. If it is not, apply for a variance from the Zoning Board of Appeals Obtain a Certificate of Occupancy If doing any construction or renovations, check if a Building Permit is required. If so, acquire one.
	BUSINESS CERTIFICATE
	5 Get a Business Certificate from the Brockton City Clerk

TAXES

Visit the City of Brockton Assessors Office

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

☐ File appropriate forms then begin bill payments in person or by mail

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CHECKLIST

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

INSURANCE

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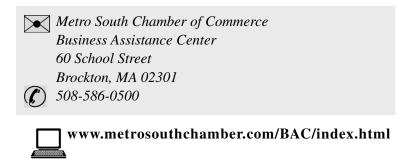
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TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

LOCATION

Draft a detailed floor plan, as you will need it throughout the licensing and permitting process. 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. Be sure that your location includes a three-compartment sink, a hand sink located in the food prep area and a separate mop sink, as all three are required to get a Food Service Permit.



LICENSING AND FOOD SAFETY CERTIFICATION

- 3 Obtain all necessary licenses and certifications.
 - 3a. Become or hire a certified Food Safety Manager and get a ServSafe License. Contact the Brockton Board of Health to find out about available training sessions.
 - 3b. If planning on serving milk, get a Milk Permit application, also from the Board of Health.
 - 3c. You must get a Food Service Permit for the location where you are making the food (it cannot be your house or apartment). Fill out an application from the Board of Health:



3d. All Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.



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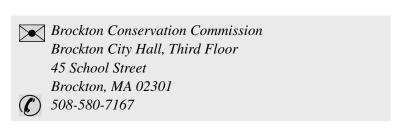
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http://www.dor.state.ma.us

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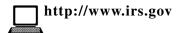


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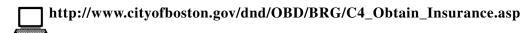
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INSURANCE

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 - 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.

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	BUSINESS PLAN
	1 Draft a business plan
	LOCATION
	Choose a location and draft a detailed floor plan ☐ Have your proposed child care facility inspected by OCCS to ensure that it conforms to standards
	LICENSING
	Become a licensed child care provider ☐ Complete the Massachusetts Department of Early Education (DEEC) New Provider Ortion Program ☐ Obtain the Massachusetts Child Care Provider's License application from DEEC ☐ Before submitting the application, fulfill medical and information requirements as outling in "Detailed Steps" ☐ Submit the application along with a signed check or money order to DEEC
	ZONING AND PERMITTING
	 Contact the Building Department, and: □ Check if your property is properly zoned. If it is not, apply for a variance from the Zone Board of Appeals □ Obtain a Certificate of Occupancy □ If doing any construction or renovations, check if a Building Permit is required. If so, a quire one. □ Obtain a Drinking Water Permit if you serve 20 or more children
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	CHECKLIST
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<u> </u>	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
<u> </u>	NSURANCE

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

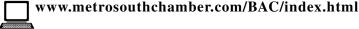


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TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

LOCATION

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 need not 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, hall-ways, and adult only zones do not count for square footage requirements.

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2a. 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

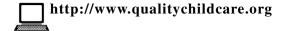
- How many exits are in your home? Where are they located?
- Do you have smoke and carbon monoxide detectors on each floor of the establishment?
- Do you have a written evacuation plan in case of fire, gas leak, or other emergency?
- Do you have locks on all bathroom and closet doors? Are these locks 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.)
- 2b. 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.



LICENSING

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





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



- 3a. 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.
- 3b. Request a copy of the Massachusetts Child Care Provider's License for Home Providers application from OCCS or download the forms online:

http://www.eec.state.ma.us/kr_licensing.aspx

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:

	http://www.qualitychildcare.org/pdf/FCCLicensingGuide.pdf
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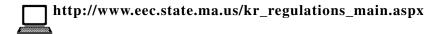


- 3c. Medical requirements:
 - Obtain current certification in basic first aid and CPR for infants and children.
 - Obtain measles, mumps, and rubella immunizations.
 - Have a recent, negative test on record for tuberculosis (TB) on a Mantoux TB test.
 - Receive a complete physical.
 - Have your physician fill out the medical form in the application packet.
- 3d. 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.
- 3e. 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:



3f. If you are serving food or snacks, you may need a Food Services Permit. If serving milk, you may need a Milk Permit. For the applications for either, contact the Board of Health:



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3g. All Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.



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4e. If you serve 20 or more children, than the facility meets the definition of a small public water supply and should be permitted through DEP. For details, please contact DEP South East Region Drinking Water Program



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BUSINESS CERTIFICATE

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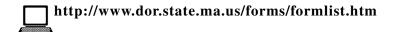


http://www.dor.state.ma.us

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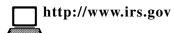


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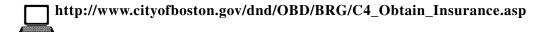




INSURANCE

- 9 Do a thorough risk assessment and determine what coverage best suits your business's needs.
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—	-4	CHECKLIST
[OP HO	V	BUSINESS PLAN
S A S		1 Draft a business plan
		LOCATION
VIN EP		2 Choose a location and draft a floor plan
E		LICENSING
/ S] OE		3 Obtain necessary licenses and permits
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CHECKLIST

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Call the Internal Revenue Service office in Boston

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INSURANCE

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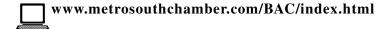
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www.brockton21.com

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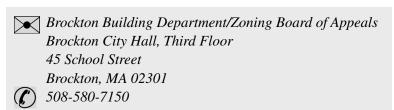
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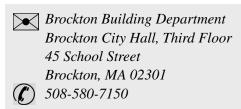
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DETAILED STEPS

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Brockton City Hall, Basement
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Brockton, MA 02301
508-580-7194

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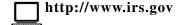
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CLEANING SERVICE

ETAILED

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- 4		CHECKLIST					
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	LC	CATION					
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CHECKLIST

INSURANCE

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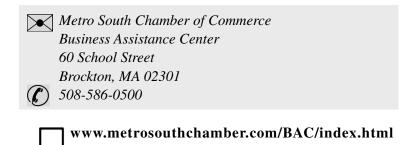
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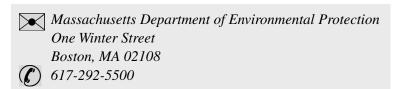
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LICENSING

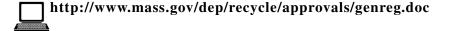
File the appropriate forms with the Massachusetts Department of Environmental Protection (DEP).





- 3a. 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:



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:



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 Brockton business owner, you will need to return the completed form to the DEP Southeastern Office (Attn: BWP).

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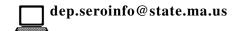




Massachusetts Department of Environmental Protection MassDEP Southeast Region 20 Riverside Drive Lakeville, MA 02347



508-946-2700



- 3b. 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.
- 3c. 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.
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Board of Health Brockton City Hall, Basement 45 School Street Brockton, MA 02301



508-580-7175

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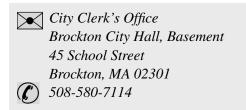
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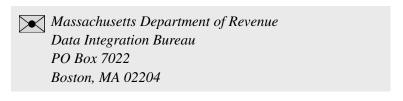
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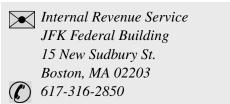
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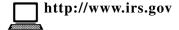


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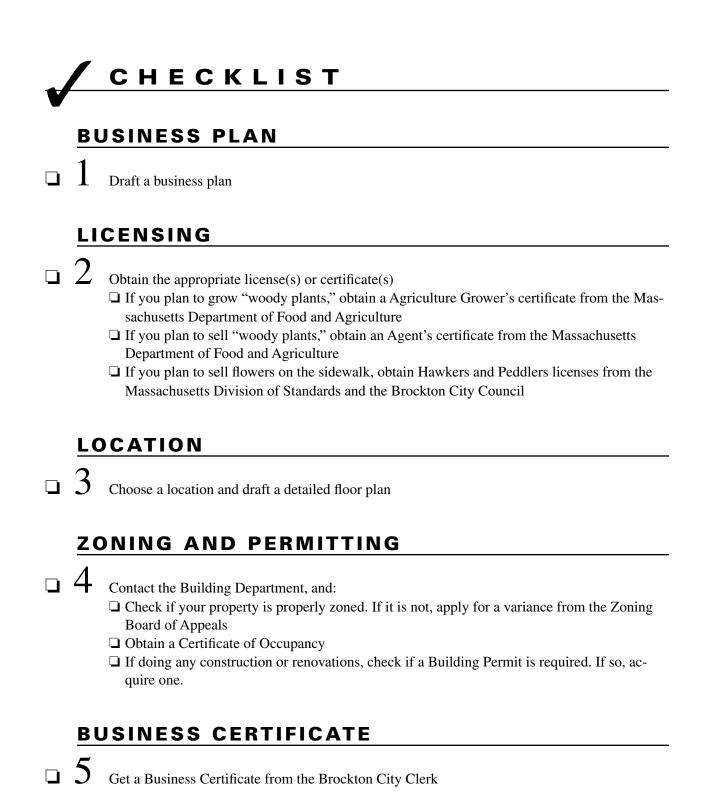
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ETAILED

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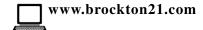
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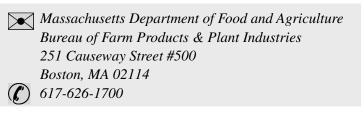
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ETAILED

LICENSING

- There are no specific licenses for florists vending cut flowers and annuals, but other licenses or certificates may apply.
 - 3a. 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.



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

- 3b. 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 Brockton.
- 3c. 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.





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

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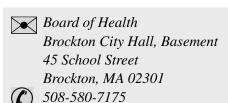
http://www.mass.gov/pageID=ocasubtopic&L=6&L0=Home&L1=Government&L2=Our+Agencies+and+Divisions&L3=Division+of+Standards&L4=Licensing+(DOS)&L5=Hawker+and+Peddler+License&sid=Eoca

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.

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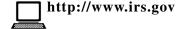
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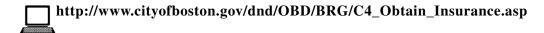




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	1	Draft a business plan
	<u>LC</u>	CATION
	2	Choose a location and draft a detailed floor plan
	LI	CENSING
	3	Become a registered Home Improvement Contractor
	ZC	ONING AND PERMITTING
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	5	Get a Business Certificate from the Brockton City Clerk
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CHECKLIST

INSURANCE

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

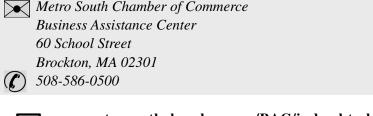
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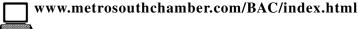


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TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietor-ship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

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LICENSING

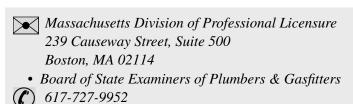
- 3 Register with the Massachusetts Board of Building Regulations and Standards (BBRS).
 - 3a. If you plan to do residential contracting including, but not limited to, carpentry, roofing, siding, and/or window work, then you must register with the BBRS Massachusetts Home Improvement Contractor Program. 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.





3b. 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.



Board of State Examiners of Electricians
 617-727-9931

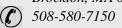
http://www.state.ma.us/reg/boards/pl
http://www.state.ma.us/reg/boards/el



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Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301



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- 4c. When placing new signs or simply replacing existing ones, a sign permit is required. Contact the Building Department to receive an application.
- 4d. Wetlands not only include land close to rivers and ponds, but also marshes, intermitted streams (streams that only flow part of the year), and low-lying flood plains. If you think your land may qualify as a wetland, contact the Conservation Commission to make sure you do not break state law.



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Prior to opening, you must acquire a Business Certificate. Complete an application and submit it to the City Clerk with the \$20 application fee.



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.

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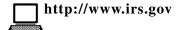
http://www.dor.state.ma.us

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.

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- 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.
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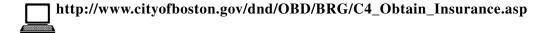




INSURANCE

- 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.

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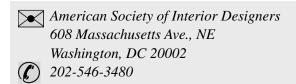
LOCATION

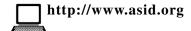
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LICENSING

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:



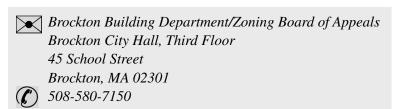


2b. Also, all Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.



ZONING AND PERMITTING

Check with the Building Department to see if your property is properly zoned. If it is not, you may need to apply for a variance from the Zoning Board of Appeals. The Zoning Board of Appeals and Building Department share an office:



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4a. Get an application for a Certificate of Occupancy from the Building Department. Complete the application and get it signed by the City's Wiring Department, Plumbing Department, Fire Department and the Building Department. Submit the completed form and a \$50 payment to the Building Department. The Wiring, Plumbing and Building Departments are located on the third floor of City Hall:



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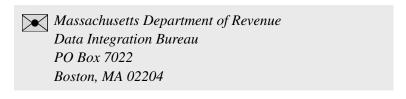
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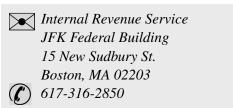
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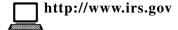


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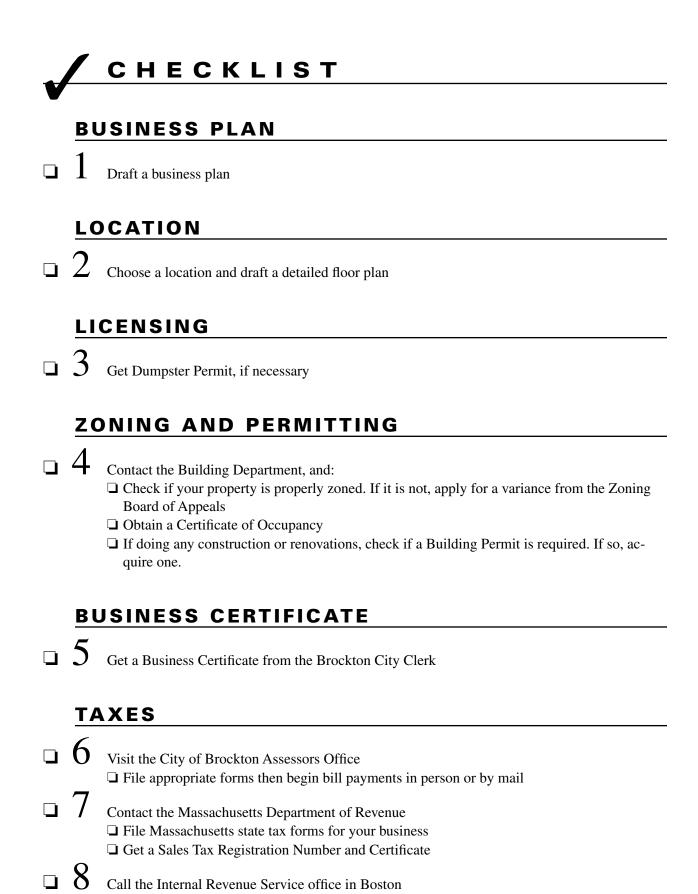
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 - 9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, "key man," 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.

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☐ File federal tax forms for your business☐ Get a federal tax identification number



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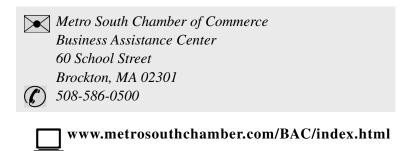
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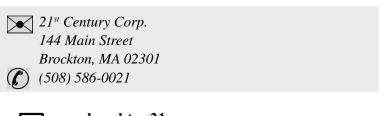
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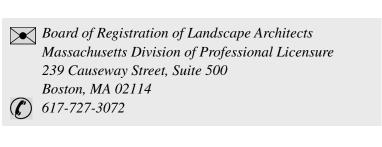


Another good resource is the Brockton 21st Century Economic Development Corporation:



www.brockton21.com

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.



http://www.state.ma.us/reg/boards



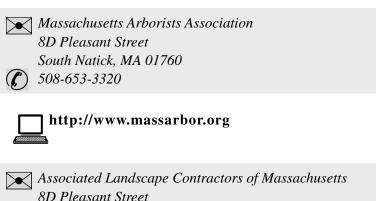
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LICENSING

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.



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

http://www.alcom.org/membership/program.html

ZONING AND PERMITTING

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Brockton City Hall, Third Floor
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508-580-7150

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508-580-7167

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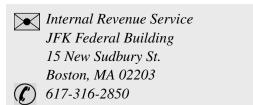
> Massachusetts Department of Revenue Data Integration Bureau PO Box 7022 Boston, MA 02204

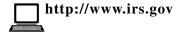
http://www.dor.state.ma.us

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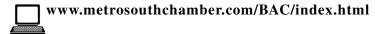


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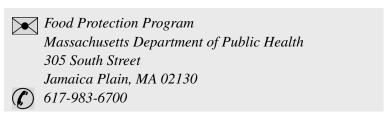


LICENSING

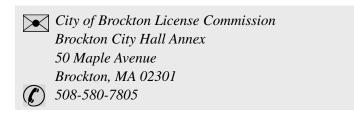
- As long as your facility will not service industrial facilities, hospitals/clinics, or commercial uniforms, there are no specific permitting requirements for operating a laundromat. However, your facility will need to be connected directly to Brockton's Sewer System.
 - 3a. Laundromats do not typically 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:



- dep.seroinfo@state.ma.us
- 3b. 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:



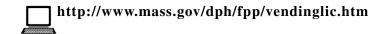
- http://www.mass.gov/dph/fpp/vendinglic.htm
- 3e. If you have jukeboxes or videogame machines to entertain waiting customers, you must get an Automatic Amusement Devices License from the License Commission. Arrange inspections with the Building Department (508-580-7150), Fire Department (508-583-2933) and Board of Health (508-580-7175). You must advertise your License Commission hearing in a local daily newspaper. Contact the License Commission for the application and more information:





3f. 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



All Brockton businesses are held responsible for disposing their own trash. You either 3g. must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.

▶ Board of Health Brockton City Hall, Basement 45 School Street Brockton, MA 02301 508-580-7175



ZONING AND PERMITTING

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Building Department Brockton City Hall, Third Floor 45 School Street Brockton, MA 02301



508-580-7150

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Brockton Fire Department 580 West Street Brockton, MA 02301



508-588-0585

4b. Building permits are required for nearly any construction, ranging from a complete new building to putting on vinyl siding or adding a porch. (The Building Department suggests, "If you're picking up a hammer, give us a call.") If a permit is needed, contact the Building Department. Depending on the project, you may need the signatures of the Highway Department, Water Department, Sewer Department, Fire Department, Traffic Commission, Conservation Commission, and Department of Public Works. Your property may need a certified site plan, as well. Ask the Building Department to see what is required in your situation:



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508-580-7150

- 4c. When placing new signs or simply replacing existing ones, a sign permit is required. Contact the Building Department to receive an application.
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Brockton Conservation Commission Brockton City Hall, Third Floor 45 School Street Brockton, MA 02301



508-580-7167



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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.

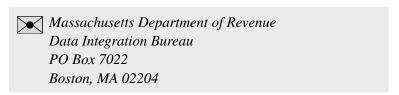
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http://www.dor.state.ma.us
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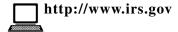


7a. Call the DOR's Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with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





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.



☐ File Massachusetts state tax forms for your business☐ Get a Sales Tax Registration Number and Certificate



CHECKLIST

3 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

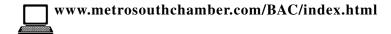


BUSINESS PLAN

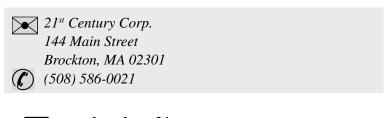
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For additional information about crafting a business plan and entering the Brockton market, consult the Metro South Chamber of Commerce Business Assistance Center:





Another good resource is the Brockton 21st Century Economic Development Corporation:



www.brockton21.com

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 license. Contact the City Clerk:



TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietor-ship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

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ETAILED

LOCATION

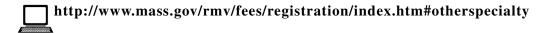
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LICENSING

Obtain all applicable licenses and permits.

- 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. Upon receiving your federal tax ID number (see Step 8), you may register your livery vehicles with the Registry of Motor Vehicles:
 - You must acquire livery plates for each vehicle that you intend to use to carry passengers.
 - You will pay a minimum of \$80 dollars for each vehicle. If a vehicle has seven or fewer passenger seats, the additional fee per seat is \$6. If the vehicle has more that seven seats, it will cost you \$8 per seat in addition to the \$80 minimum fee.

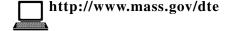
For information on fees for registering your vehicle(s), visit the RMV website:



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.

3b. 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).





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



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

3e. Vehicles that transport passengers across state lines and weigh more than 10,000 pounds need to register with the U.S. Department of Transportation.



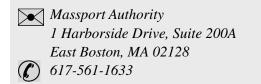
http://www.fmcsa.dot.gov/index.htm

- 3f. 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.

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.

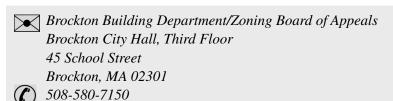




Note: Massport offers commercial vehicles using alternative fuel and/or power sources recognized by the Energy Policy Act a 25 percent discount per outbound trip. This could be cost-effective if your business will make frequent trips to and from the airport. For more information contact Logan Ground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

ZONING AND PERMITTING

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Brockton Building Department
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45 School Street
Brockton, MA 02301

508-580-7150

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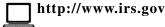
http://www.dor.state.ma.us

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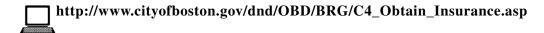




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/	CHECKLIST
	BUSINESS PLAN
	1 Draft a business plan
	LOCATION
	Choose a location and draft a detailed floor plan
	LICENSING
	There are no unique licensing requirements for retail stores (unless you intend to vend alcohol, junk, pawned goods, antiques, or milk)
	ZONING AND PERMITTING
<u> </u>	Contact the Building Department, and: ☐ Check if your property is properly zoned. If it is not, apply for a variance from the Z Board of Appeals ☐ Obtain a Certificate of Occupancy ☐ If doing any construction or renovations, check if a Building Permit is required. If so quire one.
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Call the Internal Revenue Service office in Boston

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CHECKLIST

INSURANCE

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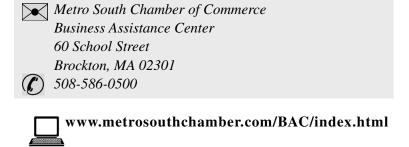
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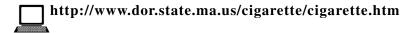
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LICENSING

There are no unique licensing requirements for starting a retail store in Brockton. 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.

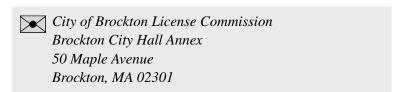
• Tobacco: Massachusetts Department of Revenue, Cigarette Tax Unit at 617-887-5090 or visit



- Pawned goods: Talk to the City Clerk about the need for a Pawn Brokers' License
- Junk: Talk to the City Clerk about a Junk Dealer's License:



 Alcohol: If you want to sell alcohol, you must obtain a retail liquor license through the License Commission:



3a. Remember, all Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.



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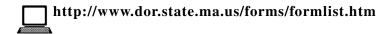


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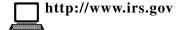
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LOCATION
2 Choose a location and draft a detailed floor plan
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ETAILED

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LICENSING AND CERTIFICATION

3 Obtain all necessary licenses and certifications.

- 3a. Become or hire a certified Food Safety Manager and get a ServSafe License. Contact the Brockton Board of Health to find out about available training sessions.
- 3b. If planning on serving milk, get a Milk Permit application, also from the Board of Health.



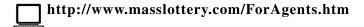
3c. If you are also selling prepared food, you may need to apply for special variance from the Zoning Board of Appeals. To contact the Board:



- 3d. Additionally, 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



• Lottery: Massachusetts Lottery Commission at 800-462-0234 x 739 or



• 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.



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You can also request an application online at:

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

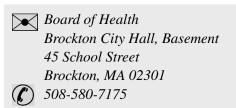
If you want to sell alcohol, you must obtain a Liquor License through the License Com-3e. mission:



3f. If selling windshield wiper fluid or antifreeze, a Wood Alcohol Permit is required. To apply for one, contact the Board of Health:



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4b. Building permits are required for nearly any construction, ranging from a complete new building to putting on vinyl siding or adding a porch. (The Building Department suggests, "If you're picking up a hammer, give us a call.") If a permit is needed, contact the Building Department. Depending on the project, you may need the signatures of the Highway Department, Water Department, Sewer Department, Fire Department, Traffic Commission, Conservation Commission, and Department of Public Works. Your property may need a certified site plan, as well. Ask the Building Department to see what is required in your situation:



- 4c. When placing new signs or simply replacing existing ones, a sign permit is required. Contact the Building Department to receive an application.
- 4d. Wetlands not only include land close to rivers and ponds, but also marshes, intermitted streams (streams that only flow part of the year), and low-lying flood plains. If you think your land may qualify as a wetland, contact the Conservation Commission to make sure you do not break state law.





BUSINESS CERTIFICATE

Prior to opening, you must acquire a Business Certificate. Complete an application and submit it to the City Clerk with the \$20 application fee.



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

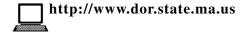
Visit the City Assessor's Office to file a Form of List for your business. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city.



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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.



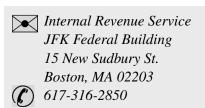


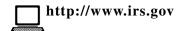


7a. Call the DOR's Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended you that speak to a DOR representative to ensure you are in full compliance with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

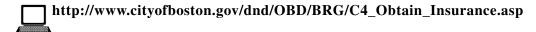




INSURANCE

- 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:



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.

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■ Draft a business plan
LOCATION
2 Choose a location and draft a detailed floor plan
LICENSING AND FOOD SAFETY CERTIFICATION
Obtain the applicable licenses ☐ Get Food Safety Permits from the Brockton Board of Health. Also, get information obtaining a ServSafe License. ☐ Get a Common Victualer License from the City of Brockton License Commission. ☐ If serving alcohol, get a Liquor License from the License Commission. ☐ Get any additional necessary permits or licenses.
ZONING AND PERMITTING
Contact the Building Department, and: ☐ Check if your property is properly zoned. If it is not, apply for a variance from the Board of Appeals ☐ Obtain a Certificate of Occupancy ☐ If doing any construction or renovations, check if a Building Permit is required. If a quire one.
BUSINESS CERTIFICATE
5 Get a Business Certificate from the Brockton City Clerk

SMALL RESTAURANT

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CHECKLIST

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

Call the Internal Revenue Office in Stoneham, MA, to schedule an appointment
 File federal tax forms for your business
 Get a federal tax identification number



BUSINESS PLAN

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?

For additional information about crafting a business plan and entering the Brockton market, consult the Metro South Chamber of Commerce Business Assistance Center:



Another good resource is the Brockton 21st Century Economic Development Corporation:



TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietor-ship with no employees. If planning on hiring employees, please consult Appendix Three, "Becoming An Employer."

LOCATION

Draft a detailed floor plan, as you will need it throughout the permitting and licensing process. 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.



LICENSING AND FOOD SAFETY CERTIFICATION

- 3 Obtain the necessary permits and certification.
 - 3a. Become or hire a certified Food Safety Manager and get a ServSafe License. Contact the Brockton Board of Health to find out about available training sessions.
 - 3b. If planning on serving milk, get a Milk Permit application, also from the Board of Health.
 - 3c. You must get a Food Service Permit for the location where you are making the food (it cannot be your house or apartment). Fill out an application from the Board of Health:
 - Brockton Board of Health
 Brockton City Hall, Basement
 45 School Street
 Brockton, MA 02301

 508-580-7175
 - 3d. Additionally, you must get a Common Victualer License. Contact the Zoning Board to get approval for your location and get proof from the Assessor's office that you have paid your taxes. Then fill-in a Common Victualer application, and submit it, along with a detailed floor plan to the License Commission.
 - City of Brockton License Commission
 Brockton City Hall Annex
 50 Maple Avenue
 Brockton, MA 02301

 508-580-7805
 - 3e. If you want to sell alcohol, you must obtain a Liquor License through the License Commission:
 - City of Brockton License Commission
 Brockton City Hall Annex
 50 Maple Avenue
 Brockton, MA 02301

 508-580-7805
 - 3f. All Brockton businesses are held responsible for disposing their own trash. You either must use another business' dumpster or acquire your own. If you choose to have your own, contact the Board of Health to apply for a Dumpster Permit and learn of the dumpster regulations. The offices are located in the basement of City Hall.

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Board of Health Brockton City Hall, Basement 45 School Street Brockton, MA 02301



508-580-7175

ZONING AND PERMITTING

Check with the Building Department to see if your property is properly zoned. If it is not, you may need to apply for a variance from the Zoning Board of Appeals. The Zoning Board of Appeals and Building Department share an office:



Brockton Building Department/Zoning Board of Appeals Brockton City Hall, Third Floor 45 School Street Brockton, MA 02301



508-580-7150

4a. Get an application for a Certificate of Occupancy from the Building Department. Complete the application and get it signed by the City's Wiring Department, Plumbing Department, Fire Department and the Building Department. Submit the completed form and a \$50 payment to the Building Department. The Wiring, Plumbing and Building Departments are located on the third floor of City Hall:



Building Department Brockton City Hall, Third Floor 45 School Street Brockton, MA 02301



508-580-7150

The Fire Department has its own location:



Brockton Fire Department 580 West Street Brockton, MA 02301



508-588-0585

Building permits are required for nearly any construction, ranging from a complete new building to putting on vinyl siding or adding a porch. (The Building Department suggests, "If you're picking up a hammer, give us a call.") If a permit is needed, contact the Building Department. Depending on the project, you may need the signatures of the Highway Department, Water Department, Sewer Department, Fire Department, Traffic Commis-



sion, Conservation Commission, and Department of Public Works. Your property may need a certified site plan, as well. Ask the Building Department to see what is required in your situation:

Brockton Building Department
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301

508-580-7150

- 4c. When placing new signs or simply replacing existing ones, a sign permit is required. Contact the Building Department to receive an application.
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BUSINESS CERTIFICATE

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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.



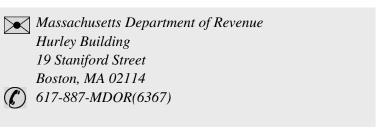
TAXES

Visit the City Assessor's Office 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.



The commercial tax rate in the City of Brockton is currently \$18.89 per \$1000 assessed.

If you intend to operate a business in the City of Brockton, you must file tax forms with the Massachusetts Department of Revenue (DOR). Most sole proprietors should 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 state sales tax.



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

7a. Call the Massachusetts DOR at 617-887-MDOR(6367) or toll-free in Massachusetts at 1-800-392-6089 to request that the forms be mailed. The Mass DOR website includes an Online Forms Index. You can download the forms and browse the instructions for filing them.

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

- 7b. When you have completed the forms, either mail the printed forms or file online as indicated. If you file Form TA-1, you will receive a Massachusetts Sales Tax Registration Number.
- 7c. You should call the Department of Revenue's Customer Service Bureau at 617-887-6367 or toll-free in Massachusetts at 1-800-392-6089 to ensure you are in full compliance with the law.

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If you intend to operate a business in the City of Brockton, you must file all necessary tax forms with the Internal Revenue Service (IRS). Once you file the necessary forms, the IRS will give you a federal tax identification number. As a sole proprietor, your tax identification can be your social security number. The IRS will provide further instructions on compliance with federal regulations.

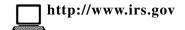
Internal Revenue Service

1 Montvale Avenue Stoneham, MA 02176



() 781-835-4350*

* This phone number is answered by a pre-recorded message. Call this IRS office to leave a message requesting an appointment. Your call will be returned within two business days. To speak to an IRS representative and get tax help by phone, call 1-800-829-1040.



4		CHECKLIST				
V	BUSINESS PLAN					
	1	Draft a business plan				
	LOCATION					
	2	Choose a location and draft a detailed floor plan				
	LICENSING					
	3	Become a Licensed Master Technician for Television and Radio Repair ZONING AND PERMITTING				
	4	 Contact the Building Department, and: Check if your property is properly zoned. If it is not, apply for a variance from the Zoning Board of Appeals Obtain a Certificate of Occupancy If doing any construction or renovations, check if a Building Permit is required. If so, acquire one. 				
	Вl	JSINESS CERTIFICATE				
	5	Get a Business Certificate from the Brockton City Clerk				
	TA	AXES				
	6	Visit the City of Brockton Assessors Office ☐ File appropriate forms then begin bill payments in person or by mail				
	7	Contact the Massachusetts Department of Revenue ☐ File Massachusetts state tax forms for your business				

☐ Get a Sales Tax Registration Number and Certificate 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



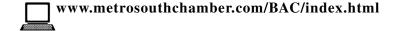
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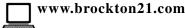
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LICENSING

3 Become a Licensed Master Technician for Television and Radio with the Board of Television and Radio Repair.

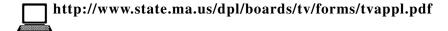
Board of Registration of Radio and Television Technicians
Division of Professional Licensure
239 Causeway Street, Suite 500
Boston, MA 02114

(1) 617-727-4459



- 3a. 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:



3b. 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:



ZONING AND PERMITTING

Check with the Building Department to see if your property is properly zoned. If it is not, you may need to apply for a variance from the Zoning Board of Appeals. The Zoning Board of Appeals and Building Department share an office:



Brockton Building Department/Zoning Board of Appeals
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301

Brockton, MA 0. 508-580-7150

4a. Get an application for a Certificate of Occupancy from the Building Department. Complete the application and get it signed by the City's Wiring Department, Plumbing Department, Fire Department and the Building Department. Submit the completed form and a \$50 payment to the Building Department. The Wiring, Plumbing and Building Departments are located on the third floor of City Hall:

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Brockton Conservation Commission Brockton City Hall, Third Floor 45 School Street Brockton, MA 02301



508-580-7167

BUSINESS CERTIFICATE

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City Clerk's Office Brockton City Hall, Basement 45 School Street Brockton, MA 02301



508-580-7114

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TAXES

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City Assessor's Office Brockton City Hall, Basement 45 School Street Brockton, MA 02301



508-580-7194

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

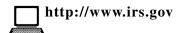
http://www.dor.state.ma.us

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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. IMPORTANT RESOURCES FOR BROCKTON ENTRERPRENEURS

City of Brockton Government Offices

Assessor's Office

City Hall, Basement 45 School Street Brockton, MA 02301 508-580-7194

Board of Health

City Hall, Basement 45 School Street Brockton, MA 02301 508-580-7175

Building Department

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 508-580-7150

City Clerk's Office

City Hall, 1st Floor 45 School Street Brockton, MA 02301 508-580-7114

Conservation Commission

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 508-580-7167

Department of Public Works

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 General: 508-580-7135 Engineering: 508-580-7139 Sewer: 508-580-7137 Water: 508-580-7143

License Commission

City Hall Annex 50 Maple Avenue Brockton, MA 02301 508-580-7805

Planning Department

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 508-580-7113

Plumbing Department

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 508-580-7145

Tax Office

City Hall, Basement 45 School Street Brockton, MA 02301 508-580-7130

Water Commission

36 Main Street Brockton, MA 02301 508-941-0265

Wiring Department

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 508-580-7147

Zoning Board of Appeals

City Hall, 3rd Floor 45 School Street Brockton, MA 02301 508-580-7150

A Short List of Business Assistance and Lending Resources

Bay Colony Development Corporation

This SBA-approved lender provides subsidized loans for commercial real estate development and equipment purchasing.

Bay Colony Development Corporation Reservoir Place, Suite 222 1601 Trapelo Road Waltham MA 02451 781-891-3594 888-355-6663 http://www.baycolony.org/

Massachusetts Business Development Company

This "Preferred" SBA lender offers gap financing and a number of other loan options for your small business. Main 500 Edgewater Drive, Suite 555
Wakefield, MA 01880
781-928-1100
http://www.mass-business.com/

Massachusetts Certified Development Corporation

This SBA lender offers a number of loan resources to small businesses across the state.
50 Milk Street
Boston MA 02109
617-350-8877

Mass Business Resource Team

This government office offers Massachusetts businesses a cornucopia of information on a variety of topics, including business assistance loans, counseling services, hiring and training grants, best practices, tax incentives, and startup funding.

www.state.ma.us/mobd/

Metro South Chamber of Commerce Business Assistance Center

This local center offers a library of informational videos and books, an array of business-related software, a number of training workshops and high-caliber individual business counseling.

60 School Street

Brockton, MA 02301 508-586-0500

www.metrosouthchamber.com/BAC/index.html

Service Core of Retired Executives (SCORE)

SCORE is a great resource that has provided more than 7.3 million small businesses with quality, one-on-one advice from retired business executives. You may seek advice on-line (www.score.org) or at SCORE's Brockton office:

Brockton office: 60 School Street Brockton, MA 02301 (508) 587-2673

Southeastern Economic Development Corporation (SEED Corp)

SEED offers a number of loan programs, along with small business technical assistance programs, to Massachusetts' small businesses. SEED Corporation 80 Dean Street Taunton, MA 02780 508-822-1020 www.seedcorp.com

South Shore Economic Development Corporation

SSEDC provides a number of small business loan programs. 36 Miller Stile Road Quincy MA 02169 617-479-1111

Federal Government

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

• State Headquarters 15 New Sudbury Street Boston, MA 02203 617-536-1040

• Field Office 166 Main St. Brockton, MA 02401 508-586-4671 http://www.irs.gov

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 http://www.sba.gov/ma Commonwealth Massachusetts Government Agencies

Home Improvement Contractor Registration Program

State Board of Building Regulations and Standards
One Ashburton Place, Room 1301
Boston, MA 02108
617-727-3200 x 25205
http://www.state.ma.us/
homeimprovement

Massachusetts Business Development Corporation

50 Edgewater Dr, Suite 555 Wakefield, MA 01880 781-928-1100

Massachusetts Department of Business and Technology

One Ashburton Place, Room 2101 Boston, MA 02108 617-727-8380 http://mass.gov/portal/index.jsp?page ID=aghome&agid=ded

Massachusetts Department of Environmental Protection

Western Regional Office 436 Dwight Street Springfield, MA 01103 413-784-1100 http://www.state.ma.us/dep/wero

Massachusetts Department of Revenue

Hurley Building 19 Staniford 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

nttp://www.state.ma.us/drwele/dmi

Professional Licensure 239 Causeway Street Boston, MA 02114 617-727-3074 http://www.state.ma.us/reg

Massachusetts Division of

Massachusetts Division of Standards

One Ashburton Place, Room 115 Boston, MA 02108 617-727-3480 http://www.state.ma.us/standards

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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

- State Headquarters 51 Sleeper Street, 4th Floor, Boston, MA 02210 617-988-6600
- Taunton Regional Office 21 Spring Street, Suite 2 Taunton, MA 02780 508-828-5025

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

State/National Trade Associations

ACCION-USA

56 Roland Street, Suite 300 Boston, MA 02129 617-625-7080 http://www.accion.org

American Automobile Association

- Approved Auto Repair Department
 1-800-227-5602
 Regional Branch Office:
- Regional Branch Office: 350 New State Highway, Suite 3 Raynham, MA 02767-1434 508-823-6000

http://ww1.aaa.com/aaa/240/sne/index.html

Associated Grocers of New England

11 Cooperative Way PO Box 6000 Pembroke, NH 03275 603-223-6710 http://www.agne.com

Associated Landscape Contractors of Massachusetts

8D Pleasant Street South Natick, MA 01760 508-653-3373 http://www.alcom.org

Better Business Bureau

235 West Central Street, Suite 1 Natick, MA 01760 508-652-4800 http://www.bosbbb.org

Boys and Girls Clubs of Boston

50 Congress Street, Suite 730 Boston, MA 02109 617-994-4700

Commonwealth Corporation (Statewide Workforce Development)

The Schrafft Center 529 Main Street, Suite 110 Charlestown, MA 02129 617-727-8158 www.commcorp.org

Consumer Credit Counseling Service

8 Winter Street Boston, MA 02108 617-426-6644 http://www.creditcounseling.org

Massachusetts Alliance for Economic Development

892 Worcester Street Wellesley, MA 02482 781-489-6262 http://www.massecon.com

Massachusetts Alliance for Small Business Contractors

143 South St, 4th Floor Boston, MA 02111 617-482-8010 http://www.massalliance.com

Massachusetts Arborists Association

8D Pleasant Street South Natick, MA 01760 508-653-3320 http://www.massarbor.org

Massachusetts Association of Community Development Corporations

89 South Street, 4th Floor Boston, MA 02111 617-426-0303 http://www.macdc.org

Massachusetts Food Association

31 Milk St., Suite 518 Boston, MA 02109 617-542-3085 http://www.mafood.com

Massachusetts Nursery & Landscape Association

PO Box 387 Conway, MA 01341 413-369-4731 http://www.mnla.com

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Massachusetts Restaurant Association

333 Turnpike Road Southborough, MA 01772 508-303-9905 1-800-852-3042

http://www.marestaurantassoc.org

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.sbdc.umb.edu
•Southeastern Mass Regional SBDC
200 Pocasset Street
Fall River, MA 02721
508-673-9783

http://www.msbdc.org/semass/

•Massachusetts Small Business Development Center Headquarters

227 Isenberg School of Management 121 Presidents Drive University of Massachusetts Amherst, MA 01003 413-545-1273 http://www.msbdc.org

Massachusetts State Automobile Dealers Association

59 Temple Place Boston, MA 02111 617-451-1051 http://www.msada.org

Massachusetts Technology Collaborative

75 North Drive Westborough, MA 01581 508-870-0312 http://www.mtpc.org

National Association of Convenient Stores

1600 Duke Street Alexandria, VA 22314 800-966-6227 http://www.nacsonline.com

National Cosmetology Association

401 N. Michigan Avenue Chicago, IL 60611 312-527-6765 www.ncacares.org

National Grocers Association

1005 North Glebe Road, Suite 250 Arlington, VA 22201 713-516-0700 http://www.nationalgrocers.org

National Institute for Automotive Service Excellence

101 Blue Seal Drive, S.E., Suite 101 Leesburg, VA 20175 1-877-ASE-TECH (273-8324) 703-669-6600 http://www.ase.com

New England Convenience Store Association

212 Carnegie Row Norwood, MA 02062 781-255-9090 866-882-9090 http://www.necsa.net

New England Livery Association

PO Box 842 Durham, NH 03824 866-736-6352 http://www.nelivery.org

Retailers Association of Massachusetts

18 Tremont Street, Suite 1040 Boston, MA 02108 http://www.retailersma.org 877-RAM-6580 (726-6580)

Smaller Business Association of New England

1601 Trapelo Road, Suite 212 Waltham, MA 02451 781-890-9070 http://www.sbane.org

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APPENDIX 2. BECOMING AN EMPLOYER: A GUIDE FOR NAVIGATING BOTH FEDERAL AND STATE REGULATIONS AND TAX REQUIREMENTS

The Pioneer Institute's Center for Urban Entrepreneurship proudly offers this brief supplement to previous *Navigating* guides. While prior guides assisted forming small enterprises, this facilitates developing those ventures into employers. The checklist explains the state and federal tax requirements and regulations surrounding hiring and employing. We hope you find it most useful and wish you luck in your ventures.

Preparation

Before hiring:

- 1. Get a Federal Employer Identification Number.
 You will need to use this on tax returns. Submit an application, form SS-4, to the Internal
 - You will need to use this on tax returns. Submit an application, form SS-4, to the Interna Revenue Service. Find it at http://www.irs.gov.
- 2. Register to pay the state unemployment tax. Submit an Employer Status Report, form 1110, to the Massachusetts Division of Unemployment Assistance. Do it online using the state's Webfile system at https://wfb.dor.state.ma.us/webfile/.
 - *Tip:* While there are paper alternatives, we strongly suggest that you register online with the state's Webfile system (https://wfb.dor.state.ma.us/webfile/). You can report wages, file returns, and pay taxes all in one location, and create an online history, as well.
- 3. Get workers' compensation insurance.
 - Massachusetts state law requires it. The state offers the Massachusetts Guide to Workers' Compensation at http://www.mass.gov/dia/DESKSCAN/erguide.pdf. For more information, contact your insurance provider or the state's Insurance Rating Bureau: (617) 439-9030.
- Learn about minimum wage law and poster requirements.
 The Massachusetts Department of Labor offers plenty of information online: http://www.mass.gov/dol/.
- 5. *Understand the Family and Medical Leave Act compliance and overtime requirements.*Do so through the U.S. Labor Department's website: http://www.dol.gov/.
 - *Tip:* You may also want to register with the **Electronic Federal Tax Payment System**. Although it is not required, registering allows you to pay all of your federal taxes online. Go to http://www.eftps.gov/ for more information.

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Hiring

With every new hire:

1. Check for a Social Security Card.

If lacking one, the employee must submit an application, form SS-5, to the Social Security Administration. Find out more: http://www.ssa.gov.

2. Submit a **W-4 form** for each new employee.

This form determines how much of his or her wages should be withheld. Submit this form to the Internal Revenue Service. You may do so online: http://www.irs.gov.

3. Complete a federal Employee Eligibility Verification Form.

Do not submit this form to the government. You may dispose of this form a year after the employee's departure or three years after the hire, whichever is longer. Find the form, an I-9, at the U.S. Citizenship and Immigration Services website: http://www.uscis.gov.

4. Report each new hire.

Report each new hire within fourteen days of his or her first day. Either do so online (http://www.cse.state.ma.us/programs/newhire/nh_system.htm) or by mail. For the latter, find the form online: http://www.cse.state.ma.us/.

Tip: The Department of Workforce Development offers numerous hiring incentives and training grants. Find out more online: http://www.mass.gov/dwd.

Ongoing Requirements

While an employer:

1. Withhold state income tax.

Have employees fill out a Massachusetts Employees Withholding Exemption Certificate, Form M-4, and use it, along with Circular M, to determine how much you should withhold from each employee's paycheck. Find both the form and circular online: http://www.dor.state.ma.us/forms/wage_rpt/wage_rpt.htm.

2. Withhold federal income, Medicare and social security taxes.

Use employees' W-4 forms, the IRS's Employer's Tax Guide, and the IRS's "withholding calculator." Find the latter two online: http://www.irs.gov.

a. Each quarter, report these withholdings with the employer's **quarterly federal tax return**, form 941. Find it at http://www.irs.gov.

3. Quarterly, report paid wages to the state.

Separate from withholding reports, you must complete and submit a Report of Wages Paid, form WR-1, to the Department of Revenue each quarter. Find the WR-1 online: http://dor.state.ma.us/.

4. Pay the Federal Unemployment Tax.

Unlike the taxes in the previous step, this tax is not withheld from employee paychecks. Employers pay it. Annually, report and pay this tax by submitting the **Employer's Federal Unemployment Tax** return, form 941. Again, find it at http://www.irs.gov.

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- 5. Pay the state unemployment tax.
 Each quarter, pay the tax online using the WebFile system (https://wfb.dor.state.ma.us/webfile/) or via mail by submitting the Quarterly Contribution Report, Form 1.
- 6. Pay the Workforce Training Fund contribution.
 Each quarter, fill out Form 1, the Contribution Report, and submit it to the Department of Workforce Development. Find the form online: www.mass.gov/dwd.
- 7. Distribute **W-2 forms** to employees at the end of each year.

 Send copies of these wage-reporting forms to the Social Security Administration: http://www.ssa.gov.

Note: If employees collect more than \$20 per month in tips, these tips *must* be reported. Make sure employees complete form 4070: Employee's Report of Tips to Employer, so that you can withhold employee income, social security, and employee Medicare tax on the employee's tips. Find form 4070 at http://www.irs.gov.

Additional Information:

For more information on:

- State employment regulations and tax information, go to: http://www.mass.gov/pageID=mg2t opic&L=3&L0=Home&L1=Business&L2=Workplace+%26+Employees&sid=massgov2.
- Federal tax information, go to: http://www.irs.gov/businesses/small/article/0,,id=98862,00.html.

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