
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 T H R O U G H Regulations & Licensing Requirements

A Guide for
BROCKTON
Entrepreneurs in
20 Business Types

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**SHELBY CULLOM DAVIS
FOUNDATION**

 Center for Urban Entrepreneurship at
PIONEER INSTITUTE for Public Policy Research
Putting ideas into action for Massachusetts

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Table of Contents

ii	Acknowledgements
v	Introduction
Requirements by Occupation	
1	Auto Repair / Auto Body Shop
11	Barber Shop
19	Beauty Salon
27	Catering
35	Child Care
44	Cleaning Service /Sewing Shop / Shoe Repair Shop
51	Dry Cleaner
59	Flower Shop
68	Home Improvement Contractor
76	Interior Decorator
83	Landscaper
91	Laundromat
99	Livery Service
108	Retail Store
116	Small Grocery Store
124	Small Restaurant
132	TV/Radio Repair Shop
138	Appendix 1—“Becoming an Employer: A Guide for Navigating both Federal and State Regulations and Tax Requirements”
142	Appendix 2—“Important Resources for Entrepreneurs”

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.



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING

- 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

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

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the **Brockton City Clerk**

TAXES

- 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



C H E C K L I S T

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

INSURANCE

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





DETAILED STEPS

BUSINESS PLAN



1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing?


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

 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500

 www.metrosouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 (508) 586-0021

 www.brockton21.com

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

2 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.






DETAILED STEPS

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)**.

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

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

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

 <http://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).



DETAILED STEPS


 *MassDEP Southeast Region*
 20 Riverside Drive
 Lakeville, MA 02347

 508-946-2700


 **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.

 *Massachusetts Division of Standards*
 One Ashburton Place, Room 1115
 Boston, MA 02108

 617-727-3480

 <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





DETAILED STEPS



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:

 *City of Brockton License Commission*
Brockton City Hall Annex
50 Maple Avenue
Brockton, MA 02301
 *508-580-7805*

- 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*



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




DETAILED STEPS

- 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

- 4 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:




DETAILED STEPS

 *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.

 *Brockton Conservation Commission*
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301
 508-580-7167

BUSINESS CERTIFICATE

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

 *City Clerk’s Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 508-580-7114





DETAILED STEPS

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

TAXES

- 6 Visit the City 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.

 *City Assessor’s Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 *508-580-7194*


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

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

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

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

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

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

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



DETAILED STEPS

8

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



Internal Revenue Service

JFK Federal Building

15 New Sudbury St.

Boston, MA 02203



617-316-2850



<http://www.irs.gov>

INSURANCE

9

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

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



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

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



CHECKLIST

BUSINESS PLAN

- 1** Draft a business plan

LOCATION

- 2** Choose a location and draft a detailed floor plan

LICENSING

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

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.

BUSINESS CERTIFICATE

- 5** Get a Business Certificate from the Brockton City Clerk

TAXES

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



C H E C K L I S T

I N S U R A N C E

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





DETAILED STEPS

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:

 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500

 www.metrosouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 (508) 586-0021

 www.brockton21.com

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

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



DETAILED STEPS



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



617-727-7367

LICENSING

3

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

- 3a. To become a master barber, you must be a licensed apprentice for at least 18 months. Then you may request an application from the Board of Registration of Barbers. Visit the office in person to present a copy of your apprentice license and discuss the application process. Before you can become a Master Barber, you will also be required to take a 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.
- 3c. After your application has been reviewed, the shop-opening investigator will contact you. If your floor plan is approved, the investigator will schedule an inspection appointment with you. If you miss this inspection appointment, your shop application will automatically be denied and you will have to reapply and re-pay the fee. On the day of your inspection appointment, you will need a driver's license or photo ID and a current copy of 232 CMR, the Board of Barbers Rules and Regulations. The rules and regulations can be obtained from the Statehouse Bookstore, 617-727-2834, or online at:



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

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


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

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



DETAILED STEPS


- 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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Brockton City Hall, Basement
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Brockton, MA 02301

 *508-580-7175*


ZONING AND PERMITTING


- 4 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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 *508-580-7150*

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Brockton, MA 02301


 *508-588-0585*




DETAILED STEPS


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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.



DETAILED STEPS

TAXES


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

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

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

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

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

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



<http://www.irs.gov>

INSURANCE

9

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

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

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



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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

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

LICENSING

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

ZONING AND PERMITTING

- 4 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

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



C H E C K L I S T

I N S U R A N C E

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





DETAILED STEPS

BUSINESS PLAN



1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing?


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

 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500

 www.metrosouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 (508) 586-0021

 www.brockton21.com

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

2 Select a location for your shop and draft a detailed floor plan for submission to the Board of Registration of Cosmetologists. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does 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.



DETAILED STEPS



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



617-727-9940



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

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

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

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).



DETAILED STEPS

- 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 Cosmetologists still recommends that you apply for this supplemental license. Otherwise when you do decide to rent, you will have to complete a new application for a shop license and repay the associated fees.
- 3d. Once your application form has been received and approved, a salon investigator will contact you to schedule an inspection appointment. Processing generally takes 3-4 weeks. At the time of the inspection, you will need the following documents:
 - your driver’s license or photo ID
 - manager’s (if not the owner) driver’s license or photo ID and current cosmetology license
 - current copy of the CMR 240, Board of Cosmetology Rules and Regulations, available at the Statehouse Bookstore, 617-727-2834, or online at:



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

ZONING AND PERMITTING

4

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



DETAILED STEPS

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:

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.


Brockton Conservation Commission
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301
 508-580-7167




DETAILED STEPS

BUSINESS CERTIFICATE

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

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

 508-580-7114

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

TAXES


- 6 Visit the City 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.

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

 508-580-7194

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

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

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

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



DETAILED STEPS

- 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>

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8

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



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



617-316-2850



<http://www.irs.gov>

INSURANCE

9

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

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



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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING AND FOOD SAFETY CERTIFICATION

- 3 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

- 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.

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

- 6 Visit the City of Brockton Assessors Office
 - File appropriate forms then begin bill payments in person or by mail
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CHECKLIST

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INSURANCE

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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

2 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.



DETAILED STEPS

LICENSING AND FOOD SAFETY CERTIFICATION

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- 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
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45 School Street
Brockton, MA 02301
☎ 508-580-7175

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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DETAILED STEPS

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 **CHECKLIST**

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan
 - Have your proposed child care facility inspected by OCCS to ensure that it conforms to state standards

LICENSING

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

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.
 - Obtain a Drinking Water Permit if you serve 20 or more children

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

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C H E C K L I S T

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DETAILED STEPS

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LOCATION

- 2 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, hallways, and adult only zones do not count for square footage requirements.



DETAILED STEPS

- 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.





DETAILED STEPS

LICENSING

3

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.

 *Massachusetts Office of Child Care Services Central Office*
 600 Washington Street, Suite 6100
 Boston, MA 02111

 617-988-6600



<http://www.qualitychildcare.org>

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

 *Massachusetts Office of Child Care Services Boston Regional Office*
 1250 Hancock Street, Suite 120-S
 Quincy, MA 02169

 617-472-2881

- 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>



DETAILED STEPS

- 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:



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

- 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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 Brockton City Hall, Basement
 45 School Street
 Brockton, MA 02301*



508-580-7175



DETAILED STEPS

- 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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☎ *508-580-7175*

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☎ *508-588-0585*



DETAILED STEPS

- 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.

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

 *508-580-7167*

- 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

 *MassDEP Southeast Region*
20 Riverside Drive
Lakeville, MA 02347

 *Tel: 508 946 2700*




DETAILED STEPS

BUSINESS CERTIFICATE

5

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

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


 508-580-7114


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

TAXES

6

Visit the City 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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Brockton City Hall, Basement
45 School Street
Brockton, MA 02301

 508-580-7194

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

7

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

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



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



DETAILED STEPS

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



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

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

8

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



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



617-316-2850



<http://www.irs.gov>

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.



C H E C K L I S T

BUSINESS PLAN

- 1** Draft a business plan

LOCATION

- 2** Choose a location and draft a floor plan

LICENSING

- 3** Obtain necessary licenses and permits

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.

BUSINESS CERTIFICATE

- 5** Get a Business Certificate from the Brockton City Clerk

TAXES

- 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

- 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




DETAILED STEPS

BUSINESS PLAN

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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:

 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500



www.metrosouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 508-586-0021



www.brockton21.com

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

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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.




DETAILED STEPS

LICENSING


- 3 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*


ZONING AND PERMITTING


- 4 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*




DETAILED STEPS

- 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.

 *Brockton Conservation Commission*
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301
 *508-580-7167*

BUSINESS CERTIFICATE

5

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 *City Clerk’s Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 *508-580-7114*



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.



DETAILED STEPS


TAXES

6 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.

 *City Assessor’s Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 *508-580-7194*


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

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



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


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

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

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

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

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

 <http://www.irs.gov>



DETAILED STEPS

INSURANCE

9

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

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

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



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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING AND CERTIFICATION

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

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.

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

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



C H E C K L I S T

INSURANCE

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





DETAILED STEPS

BUSINESS PLAN



1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing?


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 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500

 www.metroouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 508-586-0021

 www.brockton21.com

LOCATION


2 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.





DETAILED STEPS

LICENSING

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

 *Massachusetts Department of Environmental Protection*
One Winter Street
Boston, MA 02108

 617-292-5500

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

- 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:

 <http://www.mass.gov/dep/recycle/approvals/genreg.doc>

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

Go to DEP’s website:

 <http://www.mass.gov/dep>


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


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

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




DETAILED STEPS


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

 508-946-2700

 **dep.seroinfo@state.ma.us**


- 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.
- 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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Brockton City Hall, Third Floor
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 508-580-7150



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DETAILED STEPS

BUSINESS CERTIFICATE



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Data Integration Bureau
PO Box 7022
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DETAILED STEPS

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C H E C K L I S T

BUSINESS PLAN

- 1** Draft a business plan

LICENSING

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

LOCATION

- 3** Choose a location and draft a detailed floor plan

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.

BUSINESS CERTIFICATE

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TAXES

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C H E C K L I S T

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INSURANCE

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DETAILED STEPS

BUSINESS PLAN



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Business Assistance Center
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Brockton, MA 02301*
 508-586-0500

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LOCATION

2 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.




DETAILED STEPS


LICENSING

3

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.

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

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



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

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

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


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

- 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.


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



DETAILED STEPS



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

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

 [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](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.

- 3d. If hawking or peddling your flowers, obtain a Hawker and Peddler License from the City Clerk:

 *Brockton City Clerk*
Brockton City Hall, First Floor
45 School Street
Brockton, MA 02301
 *508-580-7114*

- 3e. 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*
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 *508-580-7175*





DETAILED STEPS

ZONING AND PERMITTING

4 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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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:

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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



DETAILED STEPS


- 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.


 *Brockton Conservation Commission*
Brockton City Hall, Third Floor
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 *508-580-7167*

BUSINESS CERTIFICATE

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


 *City Clerk's Office*
Brockton City Hall, Basement
45 School Street
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 *508-580-7114*

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

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 *508-580-7194*

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



DETAILED STEPS

7

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



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



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

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



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

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

8

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



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



617-316-2850



<http://www.irs.gov>



DETAILED STEPS

INSURANCE

9

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

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

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



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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING

- 3 Become a registered Home Improvement Contractor

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
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CHECKLIST

INSURANCE

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




DETAILED STEPS

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www.metroouthchamber.com/BAC/index.html

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144 Main Street
Brockton, MA 02301*
 508-586-0021



www.brockton21.com

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

- 2 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.



DETAILED STEPS

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.

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


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

- 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.


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

- *Board of State Examiners of Plumbers & Gasfitters*

 617-727-9952

- *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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JFK Federal Building
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DETAILED STEPS

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9

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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.

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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.



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

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LICENSING

- 3 Obtain Dumpster Permit, if necessary

ZONING AND PERMITTING

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DETAILED STEPS

LICENSING



3

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

 *American Society of Interior Designers*
608 Massachusetts Ave., NE
Washington, DC 20002
 202-546-3480

 <http://www.asid.org>



- 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.

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

ZONING AND PERMITTING

4


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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DETAILED STEPS

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 *508-580-7167*



DETAILED STEPS

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LICENSING

- 3 Get Dumpster Permit, if necessary

ZONING AND PERMITTING

- 4 Contact the Building Department, and:
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C H E C K L I S T

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

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

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



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LICENSING

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

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

 <http://www.massarbor.org>

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Brockton, MA 02301*
 *508-580-7194*

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




DETAILED STEPS

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

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


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


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


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

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

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

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

 617-316-2850

 <http://www.irs.gov>

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.



DETAILED STEPS

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



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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING

- 3 Obtain all necessary permits
 - Contact the Massachusetts Department of Environmental Protection
 - Obtain additional licenses if applicable

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.

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

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



C H E C K L I S T

INSURANCE

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





DETAILED STEPS

BUSINESS PLAN



1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing?


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 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500

 www.metrosouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 (508) 586-0021

 www.brockton21.com

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

2 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.



DETAILED STEPS

LICENSING

3

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:

 *Division of Business Compliance
Massachusetts Department of Environmental Protection
MassDEP Southeast Region
20 Riverside Drive
Lakeville, MA 02347*


 508-946-2700

 **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:


 *Food Protection Program
Massachusetts Department of Public Health
305 South Street
Jamaica Plain, MA 02130*

 617-983-6700

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

- 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:


 *City of Brockton License Commission
Brockton City Hall Annex
50 Maple Avenue
Brockton, MA 02301*


 508-580-7805



DETAILED STEPS

- 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



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

- 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

ZONING AND PERMITTING

4

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:



DETAILED STEPS

 *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:

 *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.

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


 *508-580-7167*



DETAILED STEPS

BUSINESS CERTIFICATE



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

 *City Clerk's Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 *508-580-7114*

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

TAXES

6 Visit the City 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.

 *City Assessor's Office*
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DETAILED STEPS

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*Internal Revenue Service
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<http://www.irs.gov>

INSURANCE

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

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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.



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING

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

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.

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

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 - File appropriate forms then begin bill payments in person or by mail
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 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate



CHECKLIST

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

INSURANCE

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





DETAILED STEPS

BUSINESS PLAN



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60 School Street
Brockton, MA 02301*
 508-586-0500



 www.metrosouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 (508) 586-0021

 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:

 *City Clerk's Office
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301*
 508-580-7114

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."



DETAILED STEPS

LOCATION

- 2 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

- 3 Obtain all applicable licenses and permits.
- 3a. 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:



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

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

- 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).



*Massachusetts Department of Telecommunications and Energy
One South Station
Boston, MA 02110*



617-305-3559




<http://www.mass.gov/dte>


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




DETAILED STEPS


- 3c. 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.

 *Department of Transportation*
Motor Carrier Safety
55 Broadway, Bldg. 3
Cambridge, MA 02142

 617-494-2270


 <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.

 *Massport Authority*
1 Harborside Drive, Suite 200A
East Boston, MA 02128

 617-561-1633





DETAILED STEPS



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

4 If operating out of an office, 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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Brockton City Hall, Third Floor
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Brockton, MA 02301*
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4a. Again, if operating out of an office, 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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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:



DETAILED STEPS

 *Brockton Building Department*
Brockton City Hall, Third Floor
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 *508-580-7150*

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C H E C K L I S T

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING

- 3 There are no unique licensing requirements for retail stores (unless you intend to vend tobacco, alcohol, junk, pawned goods, antiques, or milk)

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.

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LOCATION

- 2 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.



DETAILED STEPS

LICENSING

3

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



<http://www.dor.state.ma.us/cigarette/cigarette.htm>

- 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:



*City Clerk
Brockton City Hall, First Floor
45 School Street
Brockton, MA 02301*



508-580-7114

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



*City of Brockton License Commission
Brockton City Hall Annex
50 Maple Avenue
Brockton, MA 02301*

- 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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DETAILED STEPS


- 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.


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

 *508-580-7167*

BUSINESS CERTIFICATE

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


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


 *508-580-7114*

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

TAXES

- 6 Visit the City 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.

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

 *508-580-7194*



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



DETAILED STEPS


7

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

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

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



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


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

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

8

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

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

 <http://www.irs.gov>

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.



DETAILED STEPS

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



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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING AND CERTIFICATION

- 3 Obtain all necessary licenses and certifications
 - Become or hire a certified Food Safety Manager and get a ServSafe License.
 - If you intend to sell tobacco, lottery tickets, fresh fish, alcohol, or windshield wiper fluid, get the appropriate permits.
 - Get any additional necessary permits or licenses

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.

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

- 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

- 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




DETAILED STEPS

BUSINESS PLAN

- 1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing?



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

 *Metro South Chamber of Commerce
Business Assistance Center
60 School Street
Brockton, MA 02301*
 508-586-0500



www.metroouthchamber.com/BAC/index.html

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

 *21st Century Corp.
144 Main Street
Brockton, MA 02301*
 (508) 586-0021



www.brockton21.com

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

- 2 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.





DETAILED STEPS

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.

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

 *508-580-7175*


- 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:

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

 *508-580-7150*

- 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

 <http://www.dor.state.ma.us/cigarette/cigarette.htm>

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

 <http://www.masslottery.com/ForAgents.htm>

- Seafood (not canned products): Massachusetts Department of Public Health, Food Protection Program at 617-983-6700 and the Massachusetts Division of Marine Fisheries at 617-626-1520

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

 *U.S. Department of Agriculture*
Causeway Street, Room 501
Boston, MA 02222-1060

 *617-565-6380*



DETAILED STEPS

You can also request an application online at:



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

- 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. 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

- 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

ZONING AND PERMITTING

4

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



DETAILED STEPS

- 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*

- 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

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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.
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 *Brockton Conservation Commission*
Brockton City Hall, Third Floor
45 School Street
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 *508-580-7167*




DETAILED STEPS

BUSINESS CERTIFICATE

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 508-580-7114

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TAXES

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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>



DETAILED STEPS

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JFK Federal Building
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617-316-2850



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9

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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.

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

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



CHECKLIST

BUSINESS PLAN

- 1 Draft a business plan

LOCATION

- 2 Choose a location and draft a detailed floor plan

LICENSING AND FOOD SAFETY CERTIFICATION

- 3 Obtain the applicable licenses
 - Get Food Safety Permits from the Brockton Board of Health. Also, get information about 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

- 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.

BUSINESS CERTIFICATE

- 5 Get a Business Certificate from the Brockton City Clerk

TAXES

- 6 Visit the City of Brockton Assessors Office
 - File appropriate forms then begin bill payments in person or by mail



C H E C K L I S T

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

- ❑ 8 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





DETAILED STEPS

BUSINESS PLAN

- 1 Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals, and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing?

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60 School Street
Brockton, MA 02301*


 508-586-0500



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 *21st Century Corp.
144 Main Street
Brockton, MA 02301*

 (508) 586-0021



www.brockton21.com

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LOCATION

- 2 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.





DETAILED STEPS

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:

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Brockton, MA 02301

 *508-580-7805*

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DETAILED STEPS

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

ZONING AND PERMITTING

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Brockton Building Department/Zoning Board of Appeals
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301
508-580-7150

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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 Commis-




DETAILED STEPS

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
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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.
- 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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DETAILED STEPS

TAXES


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 *Massachusetts Department of Revenue*
Hurley Building
19 Staniford Street
Boston, MA 02114

 617-887-MDOR(6367)

 <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.




DETAILED STEPS

8

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.*



<http://www.irs.gov>



C H E C K L I S T

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.

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TAXES

- 6** Visit the City of Brockton Assessors Office
 - File appropriate forms then begin bill payments in person or by mail
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INSURANCE

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





DETAILED STEPS

BUSINESS PLAN



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2 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.



DETAILED STEPS

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*



617-727-4459



<http://www.state.ma.us/dpl/boards/tv/index.htm>

- 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:



<http://www.state.ma.us/dpl/boards/tv/forms/tvappl.pdf>

- 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:



<http://www.state.ma.us/dpl/boards/tv>


ZONING AND PERMITTING


4

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:





DETAILED STEPS

 *Brockton Building Department/Zoning Board of Appeals*
Brockton City Hall, Third Floor
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DETAILED STEPS

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✉ *Brockton Conservation Commission*
Brockton City Hall, Third Floor
45 School Street
Brockton, MA 02301
 ☎ *508-580-7167*

BUSINESS CERTIFICATE

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

✉ *City Clerk's Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 ☎ *508-580-7114*

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

TAXES

- 6 Visit the City 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.

✉ *City Assessor's Office*
Brockton City Hall, Basement
45 School Street
Brockton, MA 02301
 ☎ *508-580-7194*


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

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




DETAILED STEPS

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

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



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


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

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

8

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

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


 <http://www.irs.gov>

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.

APPENDIX 1. IMPORTANT RESOURCES FOR BROCKTON ENTREPRENEURS

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.metroouthchamber.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:
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?pageID=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>

Massachusetts Division of Professional Licensure

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

Massachusetts Division of Standards

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

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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:
350 New State Highway, Suite 3
Raynham, MA 02767-1434
508-823-6000
<http://www1.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>

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>

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 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.
4. *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.

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>.

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=mg2topic&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>.