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Artist Live/Work Space
Auto Body/Repair Shop
Barber Shop
Child Care (Home-Based)
Cleaning Service
Day Spa
Home-Based Business
Home Improvement
Interior Decorating
Landscaping
Laundromat
Livery
Machine Shop
Martial Arts Studio
Night Club
Professional Office
Retail Store
Small Grocery Store
Small Restaurant/Coffee
Shop/Internet Café
Upholstery

Navigating THROUGH **Regulations & Licensing Requirements**

A Guide for
Fitchburg
Entrepreneurs

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Navigating through Regulations and Licensing Requirements

FITCHBURG

A Guide for Entrepreneurs

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Acknowledgements

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

Special thanks to Mayor Dan H. Mylott and Executive Director of the Fitchburg Industrial Development Commission Dan Curley.

Stephen Adams	Office of Advocacy US Small Business Advocate
Dan H. Mylott	Mayor, City of Fitchburg
Dan Curley	Executive Director, Fitchburg Industrial Development Commission
Anna M. Farrell	Fitchburg City Clerk
Michael A. Gallant	Building Commissioner, City of Fitchburg
Patrick Mettler	Fitchburg Board of Health
Deputy Chief Stephen R. Morand	Deputy Chief, Code Compliance, Fire Investigator, Fire Prevention Bureau Chief; Fitchburg Fire Department
Dr. Stephen Nemmers	Deputy Director For Policy and Planning, Massachusetts Division of Professional Licensure
Michael J. O'Hara	Principal Planner, City of Fitchburg
Robert Pontbriand	Fitchburg Office of the Mayor
William Sirull	Massachusetts Department of Environmental Protection
George Weber	Director, Massachusetts Division of Professional Licensure
Philip Weinberg	Massachusetts Department of Environmental Protection

Introduction

Navigating through Regulations and Licensing Requirements: A Guide for Fitchburg Entrepreneurs designed to provide a quick grasp of the requirements for starting a business in the City of Fitchburg. The guide presents the most efficient paths to full compliance with existing regulations.

This publication will be of use to a variety of groups:

- Individuals who would like to start a *sole proprietorship* business in Fitchburg
- Agencies, both public and private, that advise and assist entrepreneurs in the start-up stage
- Research organizations interested in business development and small business regulatory policy

The guide provides step-by-step instructions for starting a business in 20 selected business types in Fitchburg. For each business type, there is a checklist of all the permits, licenses, and forms required and detailed steps on how to meet local, state, and federal requirements. Subsections addressing business plans, zoning, all levels of taxes, and insurance are numbered in both in checklist format and in detailed steps to facilitate use of the guide. For example, to find information on licensing users can initially get a brief overview of required processes at Step 4 on the checklist, then can refer Step 4 in the *Detailed Steps* section for in-depth information.

There are two appendices attached:

- **Appendix I** lists organizations that offer business assistance, accounting, financial, technical and other services to entrepreneurs.
- **Appendix II** offers an overview of the necessary steps that must be taken with state and federal authorities once the entrepreneur opts to hire additional employees.

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

User feedback is welcome. Please send all emails to Alla Yakovlev at ayakovlev@pioneerinstitute.org.

Disclaimer

The information contained in this guide is limited to the procedures and requirements for entrepreneurs who are starting sole proprietorships. This guide cannot reflect changes in federal, state, or municipal laws, rules, regulations, or filing fees that occur following its publication. While municipalities outside Fitchburg may have similar regulations, this guide only addresses the regulations and tax requirements in effect in Fitchburg. This guide should not be used for starting a business in other cities and towns.

Artist Live/Work Space



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner; Proceed according to instructions in Zoning Determination
 - Set up inspection to receive Certificate of Inspection (\$40 filing fee)
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Visit the City Clerk's Office at City Hall to file for the necessary licenses
- 5 BUSINESS CERTIFICATE**
 - File for a City of Fitchburg business certificate (DBA) through the City Clerk and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 8 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

*Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>*

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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

*Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to

provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
- Does not utilize exterior storage of material or equipment;
- Does not exhibit any exterior indication, including signs, of its presence or any variation from residential appearance;
- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Visit the **City Clerk's Office** to file for the appropriate licenses.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a Doing Business As (DBA) Certificate.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

*Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
<http://www.mass.gov/dor>*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

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

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

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

8 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

Internal Revenue Service

120 Front Street

Worcester, MA 01608

508-793-8227

<http://www.irs.gov>

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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.

Auto Body/Repair Shop



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection to receive Certificate of Inspection (\$40 filing fee)
 - Visit Fire Prevention Bureau to obtain necessary permits from Fire Department
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Visit the City Clerk's Office at City Hall
 - File for the necessary licenses
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
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- 9 INSURANCE**
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DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide provides detailed instructions for those wishing to open a mechanical auto repair or auto body shop. The instructions are identical, except auto body or glasswork requires further licensing from the **Massachusetts Division of Standards** (see Step 9). This guide also contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Obtain all necessary licenses and permits

- 4a. Operating an auto repair shop requires that you deal properly with hazardous wastes such as waste oil, waste gasoline, and waste generated from degreasing auto parts. You must file the appropriate forms with the Massachusetts Department of Environmental Protection (DEP).

*Massachusetts Department of Environmental Protection
Central Regional Office
627 Main Street
Worcester, Massachusetts 01608
508-792-7650
dep.neroinfo@state.ma.us
<http://www.mass.gov/dep/about/regional.htm>*

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 Fitchburg business owner, you will need to return the completed form to the DEP Central Office (Attn: BWP). The Office is open from 8:45am to 5:00pm, Monday through Friday, except state holidays.

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 Central 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

MassDEP compliance assistance fact sheets are available at:

<http://www.mass.gov/dep/recycle/compliance/factguid.htm#hwm>

To learn more about various policies pertinent to auto body/repair shops. Go to:

<http://www.mass.gov/dep/recycle/laws/policies.htm>

- 4b. 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 Massachusetts
- A surety bond or letter of credit for \$10,000

- 4c. **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>*

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a Doing Business As (DBA) Certificate.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a **Form of List**. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

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For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a

Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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.

Barber Shop



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Visit the City Clerk's Office at City Hall to file for the necessary licenses
 - Obtain a Certificate of Registration from the Board of Registration of Barbers, Massachusetts Division of Professional Licensure
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
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- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

In order to own a barber shop, you must either be a licensed master barber and serve as a manager, or have a manager who is a full-time employee and a licensed barber. This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Becoming an Employer”.

Note: There is an issue if the barber shop rents chairs. Care must be taken to meet workmen’s compensation insurance requirements and liability insurance requirements.

2 LOCATION

Choose a location for your business and 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 would 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.

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

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. Your name, home address, shop location address, and day and night telephone numbers must also all be included on the face of the floor plan. The license number and name of the master barber who is in charge must also be on the face of the floor plan.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

*Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

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

- 4a. 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.mass.gov/dpl/boards/br/default.htm>

- 4b. 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.

- 4c. 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 barbershop. Licenses for barbershops are renewed biennially.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a **Doing Business As (DBA) Certificate**.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

*Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

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

Child Care-Home Based



CHECKLIST

1 BUSINESS PLAN

Draft a business plan. Decide on the number and the age range of the children you wish to care for to determine whether you will be required to hire an assistant.

2 LOCATION

Draft a detailed floor plan, ensuring that your facility conforms to DEEC guidelines
Have the facility inspected by DEEC to ensure it meets state standards

3 ZONING AND PERMITTING

Visit the Building Commissioner at City Hall
File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
Receive detailed Zoning Determination from Building Commissioner;
Proceed according to instructions in Zoning Determination
Set up inspection and receive Certificate of Inspection (\$40 filing fee)
If building or renovating: Submit floor plan; Receive building permit

4 LICENSING

Become a licensed child care provider
Complete the Massachusetts Department of Early Education and Care(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

5 BUSINESS CERTIFICATE

Visit the Fitchburg City Clerk's Office
File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
Submit notarized form with a check or money order in the amount of the filing fee

6 TAXES

Visit the Fitchburg City Assessor to file a Form of List

7 INTERNAL REVENUE SERVICE

Call the Internal Revenue Service office in Worcester to schedule an appointment
File federal tax forms for your business
Get a federal tax identification number

8 MASSACHUSETTS DEPARTMENT OF REVENUE

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

9 INSURANCE

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



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

Decide how many children you wish to care for, and to what age groups these children will belong. If the number exceeds six, the state requires that you employ an assistant who is licensed by the **Massachusetts Department of Early Education and Care (DEEC)** (see step 3).

This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Become an Employer”

2 LOCATION

Draft a detailed floor plan, ensuring that your property conforms to DEEC guidelines. Note: address mentioned on the next page. If you plan to make repairs or do renovations, the floor plan should show what the property would look like when the work has been completed. The floor plan does not need to be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing, and electrical outlets. You must have a minimum of 150 square feet of usable indoor space if caring for one or two children and a minimum of 225 square feet of approved usable floor space if caring for three to six children.

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

- 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 childcare 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.
- 2c. Before you are permitted to open for business, DEEC 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.

There are different requirements for center-based day care and home-based day care.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

*Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

For home-based businesses:

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
- Does not utilize exterior storage of material or equipment;
- Does not exhibit any exterior indication, including signs, of its presence or any variation from residential appearance;
- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Before you begin providing child care services, you must be licensed by the Massachusetts Department of Early Education and Care (**DEEC**) as a child care provider:

*Massachusetts Department of Early Education and Care Central Office
51 Sleeper Street, 4th Floor
Boston, MA 02110
617-988-6600
www.eec.state.ma.us*

Call the Central Regional Office to learn more about becoming a licensed childcare provider. If this is to be a center based daycare there are additional regulations regarding certification of the director and staff.

*Massachusetts Department of Early Education and Care
Central MA Regional Office
340 Main Street, Suite 400
Worcester, MA 01608
508-798-5180*

- 4a. Complete the DEEC New Provider Orientation Program. DEEC 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.
- 4b. Request a copy of the Massachusetts Child Care Provider's License for Home Providers application from DEEC 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.

Different licenses are required for center based childcare. Before you submit the application to open your facility, there are number of requirements you will have to meet. For additional guidance, call the DEEC or read their electronic guide online:

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

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.

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 DEEC 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 DEEC inspector.
- 4c. Submit the application and a signed check or money order in the amount of the licensing fee to DEEC 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 DEEC website:

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

- 4d. If you serve 20 or more children, than the facility meets the definition of a small public water supply and should obtain a Drinking Water permit through MassDEP. For details, please contact MassDEP *Central Region Drinking Water Program*.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a **Doing Business As (DBA) Certificate**.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

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Fitchburg City Hall
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7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

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*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

Form 1 – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)

Schedule C – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

*Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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.

Cleaning Service

CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location and draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - There are no unique licensing requirements for operating a cleaning service in Fitchburg
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk’s Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business’s facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

*Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>*

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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

*Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan

showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

For home-based businesses:

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
- Does not utilize exterior storage of material or equipment;
- Does not exhibit any exterior indication, including signs, of its presence or any variation from residential appearance;
- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

There are no unique licensing requirements for operating a cleaning service in Fitchburg.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued(see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a Doing Business As (DBA) Certificate.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
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7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
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8 MASSACHUSETTS DEPARTMENT of REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

Form 1 – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)

Schedule C – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

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617-887-MDOR (6367)
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In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

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9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.

- 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.

Bonding of employees is a form of insurance that is often used by cleaning services to demonstrate to their customers that the employees are reliable.



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Visit the City Clerk's Office at City Hall
 - Become or hire a licensed Cosmetologist and Aesthetician
 - Obtain a Certificate of Registration from the Board of Registration of Cosmetology, Massachusetts Division of Professional Licensure
 - Obtain other necessary Certificates of Registration from the Massachusetts Division of Professional Licensure: Aesthetics, Nail Technician, and any other applicable certificates
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
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DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

In order to own a day spa that offers hair, nails, facials, massage, and tanning services, you must either be registered in cosmetology (covering hair-styling, skin-care, nail-care and make-up), aesthetics (covering facials, massage, waxing, and reflexology) and serve as a manager, or have at least one manager who is a full-time employee and licensed in cosmetology and aesthetics. This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Becoming an Employer”.

Note: There is an issue if the day spa rents chairs. Care must be taken to meet workmen’s compensation insurance requirements and liability insurance requirements.

2 LOCATION

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

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, Massachusetts Division of Professional Licensure**.

- In order to operate a salon from one's home, one 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 of the home.
- Home operation also requires licensure from the Division of Professional Licensure (see Step 9).

2b. A separate copy of the floor plan must be submitted to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

*Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

For home-based businesses:

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
- Does not utilize exterior storage of material or equipment;
- Does not exhibit any exterior indication, including signs, of its presence or any variation from residential appearance;
- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

4a. In order to become a licensed cosmetologist, you must complete several levels of instruction and certification. The full listing of cosmetology licenses is provided by the **Board of Registration of Cosmetologists, Massachusetts Division of Professional Licensure**.

*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>*

4b. You must also complete the necessary training and certification processes in order to provide massage therapy and skin-care services such as facials. An **Aesthetics License** allows you to offer facials and massage therapy; contact the **Massachusetts Division of Professional Licensure** to complete the requirements to obtain the license.

4c. In order to offer tanning services, your shop must also be licensed through the **Massachusetts Division of Professional Licensure**.

4d. In order to operate a day spa in Massachusetts, you must submit an **Application for a New Salon**:

Obtain the Salon Applicants form from the **Board of Registration of Cosmetologists, Massachusetts Division of Professional Licensure** website.

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

To request a copy be mailed to you, call the **Massachusetts Office of Investigations, Division of Professional Licensure** at 617-727-7406. You will be instructed to leave a voice message with your name and address.

4e. The application form contains the following instructions for successful completion:

Submit your floor plan.

- Indicate rooms/equipment, front door/back door, bathroom location, and salon set-up.
- Include owner's name and two phone numbers (home & business/day & evening).
- Indicate if location is currently a licensed salon being purchased.
- If renovations are necessary for plumbing and/or electrical work, have the forms attached to

application completed by the Plumbing and/or Electrical Inspector of Fitchburg. (Refer to the

City of Fitchburg Department of Code Compliance, located at the Fire Department, for more information.)

- Include a COPY of the manager's current license.

Note: The owner does not have to be the licensed manager.

- Indicate name and address of salon. This must be the street address and not a PO Box.
- Mail floor plan and enclosures to the Office of Investigations.

*Division of Professional Licensure
Office of Investigations
239 Causeway St, Suite 400
Boston, MA 02114
Attention: Floor Plan*

Once the floor plan has been received and approved, an investigator will contact the owner to arrange an inspection date. The processing typically takes 3-4 weeks.

4f. At the inspection, have the following items available:

- Copy of Rules & Regulations (240 CMR). To obtain a copy of the Rules & Regulations, call the State House Bookstore at 617-727-2834. A copy will be mailed for a small fee plus postage.

Or download the document from the Massachusetts Cosmetology Board's website.

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

- Completed Business Certificate from the Fitchburg City Clerk's Office
- Certificate of Occupancy from City of Fitchburg Building Department
- If renovations have been made, the Plumbing Form and/or the Electrical Form signed by a Fitchburg inspector
- Check or money order for the appropriate fee made payable to Commonwealth of Massachusetts

4g. You must comply with state operational rules:

- Salons must display a sign at the entrance or post a sign large enough to be clearly visible from the street.
- Salon licenses must be displayed in a conspicuous place in the salon.
- No animals of any kind are to be on the premises of the salon.
- Inside each salon must be posted a sign of at least ten inches by ten inches in size stating the following: "SMOKING IS PROHIBITED WHILE WEARING A SHAMPOO CAPE, OR WHILE HAIR LACQUER OR HAIR SPRAY IS BEING USED."

All sanitary regulations are available at the Cosmetology Board's website.

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Home-Based Business

CHECKLIST

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 - Draft a business plan
- 2 LOCATION**
 - Choose a location and draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
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DETAILED STEPS

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- What services and products will your business provide and what needs do these fulfill?
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- How will your company secure and repay financing?

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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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. If home occupation is not allowed by right, you must apply for a special permit from the **Board of Appeals**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

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Fitchburg City Hall, 3rd Floor
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Fitchburg MA 01420
978-345-9596*

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Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
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Fitchburg MA 01420
978-345-9672*

4 LICENSING

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Home Improvement



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 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Become or hire a licensed Contractor, Electrician, HVAC Technician, or Plumber
 - Obtain a Certificate of Registration from the appropriate Board(s) of Registration through the Massachusetts Division of Professional Licensure
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This section contains instructions for entrepreneurs looking to start a home improvement business, including advice for aspiring contractors, electricians, HVAC technicians, and plumbers. This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
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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 II, “Navigating the Regulations to Becoming an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows

how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

For home-based businesses:

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
- Does not utilize exterior storage of material or equipment;
- Does not exhibit any exterior indication, including signs, of its presence or any variation from residential appearance;
- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

In order to become a licensed contractor, electrician, HVAC technician, or plumber you must complete several levels of instruction and certification. The full listing of home improvement licenses is provided by the **Massachusetts Division of Professional Licensure**.

Register with the **Massachusetts Board of Building Regulations and Standards (BBRS)**.

- 4a. 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. This program also details contract requirements and provides sample contracts. 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>*

Return your completed application and two certified checks or money orders for your registration fee and one-time Guaranty Fund contribution. Licensed construction 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.

- For **HVAC technicians** licensing is handled by the **Department of Public Safety** (Listed as **Executive Office of Public Safety** below)
- For **electricians** by the **Board of State Examiners of Electricians**
- For **contractors** by the **Board of Building Regulations and Standards**
- For **plumbers** by the **Board of State Examiners of Plumbers and Gas Fitters**

You can find applications for examination, as well as other forms, frequently asked questions, instructions, and information at the websites listed below.

*Massachusetts Division of Professional Licensure
239 Causeway Street, Suite 500
Boston, MA 02114
<http://www.mass.gov/dpl>*

*Board of State Examiners of Plumbers & Gasfitters
617-727-9952
<http://www.mass.gov/dpl/boards/pl>*

*Board of State Examiners of Electricians
617-727-9931
<http://www.mass.gov/dpl/boards/el>*

*Executive Office of Public Safety
One Ashburton Place, Suite 2133
Boston, MA 02108
617-727-7775
<http://www.mass.gov/dps/>*

For information on Registration Examinations, please contact the PSI at 1-800-733-9267 or at <http://www.psiexams.com>.

Have your facility inspected by the appropriate **Board(s) of Registration** and have your **Business Certificate** ready for the inspectors.

*Division of Professional Licensure
Office of Investigations
239 Causeway St, Suite 400
Boston, MA 02114
Attention: Floor Plan
<http://www.mass.gov/dpl>*

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a Doing Business As (DBA) Certificate.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc

Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR

website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business's needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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.
- 9c. If you operate as a subcontractor on a larger job, you may be required to show evidence of worker's compensation insurance for yourself.

Interior Decorating



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - There are no unique licensing requirements for operating an interior decorating business in Fitchburg
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

*Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>*

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 II, “Navigating the Regulations to Becoming an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

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Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be

prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

For home-based businesses:

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
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- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

There are no unique licensing requirements for operating an interior decorating business in Fitchburg.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

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TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

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Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

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In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

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Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

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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.

Landscaping



CHECKLIST

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 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
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 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - There are no unique licensing requirements for operating a landscaping business
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
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- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Commercial vehicle insurance is required on all trucks used in the business. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Contact the Engineering Division of the City of Fitchburg Department of Public Works to connect to the city's sewer system
 - Contact the Massachusetts Department of Environmental Protection
 - File for additional licenses through the City Clerk, if necessary
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
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 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions to open a laundromat only. Additional steps are required if you plan to perform dry-cleaning at your business. This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Become an Employer”.

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Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

- 4a. In order to operate a laundromat in Fitchburg, you will need to connect your place of business directly to the city's sewer system. If you are substantially changing the flow by connecting to the sewer system, you must file an Application for Sewer System Extension or Connection with the **Engineering Division** of the **City of Fitchburg Department of Public Works**.

*Engineering Division
Department of Public Works
(978) 345-9613
gbevilacqua@ci.fitchburg.ma.us*

Complete the application with the assistance of a registered professional engineer, and submit it to the Engineering Division of the City of Fitchburg Department of Public Works. It is strongly recommended that you work closely with the Engineering Division and a registered professional engineer to ensure that the sewer connection process is done properly.

- 4b. You also must contact the **Massachusetts Department of Environmental Protection (DEP) Central Regional Office** before connecting to the city's sewer system.

*Massachusetts Department of Environmental Protection
Central Regional Office
627 Main Street
Worcester, MA 01608
508-792-7650
<http://www.state.ma.us/dep/cero>*

The DEP Central Regional Office will determine if further permitting is necessary for the sewer connection based on the type of discharge and the city's wastewater treatment system. A standard laundromat does not typically require additional permitting. Call the Massachusetts DEP to ensure you are in full compliance with the law.

Note: This guide does not cover the requirements for operating a dry cleaning business. If you plan to do dry cleaning at your establishment, additional steps need to be taken through the Massachusetts Department of Environmental Protection. Applications and forms for dry cleaning can be viewed and downloaded at the DEP website.

<http://www.state.ma.us/dep/erp/erpforms.htm#dryclean>

- 4c. Additional licenses are required from the **City of Fitchburg License Commission** for
- use of soda machine
 - use of automatic amusement machines such as arcade games
 - entertainment such as television, juke box, or radio.

Be sure to visit the City of Fitchburg City Clerk with a full list of the equipment and products you wish to use or sell in your establishment.

If you do not successfully acquire the necessary licenses, you could be subject to fines and removal of the equipment.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a Doing Business As (DBA) Certificate.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

*Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

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- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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

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 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - File with the Fitchburg Board of License Commissioners to operate a livery service in Fitchburg; pay \$200 fee
 - The Massachusetts Registry of Motor Vehicles handles all livery licensing issues. You will need a federal tax identification number (see Step 8 below) before you can register your vehicles
 - Acquire livery plates for each vehicle
 - If the vehicle has a capacity of nine passengers or more, file an application for authority to transport passengers for hire from the Transportation Division, Massachusetts Department of Telecommunications and Energy (\$100 fee)
 - To operate a livery vehicle at Boston's Logan Airport, take the following steps:*
 - Obtain a letter from a city official (on official letterhead) stating that the city has no objections to your operation and has no special requirements on livery service
 - Be insured for at least \$250,000 for bodily injury per person, \$500,000 bodily injury per accident, and \$100,000 in property damage
 - Acquire a Certificate of Insurance with:
 - A broker's stamp
 - An authorized signature
 - The name of the certificate holder
 - Submit this certificate to Massport's Ground Transportation Division;
 - If you will be regularly transporting passengers across state lines:*
 - Receive authorization from the Motor Carrier Board of the Federal Highway Administration
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List

7 INTERNAL REVENUE SERVICE

- Call the Internal Revenue Service office in Worcester to schedule an appointment
- File federal tax forms for your business
- Get a federal tax identification number

8 MASSACHUSETTS DEPARTMENT OF REVENUE

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

9 INSURANCE

- Do a risk assessment and inventory of your business's facility and property
- Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
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This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

Note: Operating a livery service is different from operating a taxi service. Establishing a taxi service requires completing a separate process.

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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
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978-345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Visit the **City Clerk's Office** at City Hall to file for a **City of Fitchburg Taxi/Livery Service Application for New License & Renewal**. There is a \$200 fee to process the application.

The **Massachusetts Registry of Motor Vehicles** handles all livery licensing issues. The **Registry of Motor Vehicles** requires that all livery drivers in Massachusetts be licensed to drive the particular vehicle that they operate. The vehicle must be a legal one in which to transport passengers. Individual businesses and employers, as well as cities and towns outside of Boston, may have additional requirements for drivers.

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 than seven seats, it will cost you \$8 per seat in addition to the \$80 minimum fee. For up-to-date rate information on passenger vehicle plates, see the Registry of Motor Vehicles website: <http://www.state.ma.us/rmv/fees/index.htm#multipass>

4a. *Livery Capacity Rules*. A designated livery vehicle is permitted to have a capacity no greater than 15 passengers. There are different rules pertaining to vehicles that are legally considered buses.

To check on the status of your vehicle, call the Registry of Motor Vehicles at 617-351-4500.

If a vehicle has a capacity of nine passengers or more, then you must file an application for authority to transport passengers for hire from the **Transportation Division, Massachusetts Department of Telecommunications and Energy**. A printable copy of this application form can be found at the Transportation Division website.

<http://www.state.ma.us/dpu/transportation/propasap.pdf>

Mail the completed form along with a check or money order for the \$100 application fee to the Transportation Division.

*Transportation Division
One South Station
Boston, MA 02110
617-305-3559*

- 4b. To operate a livery vehicle at Logan Airport, **Massport** requires that you obtain a letter from a City official (on official letterhead) stating that the city has no objections to your operation and has no special requirements on livery service. To obtain permission to operate on Massport premises, contact the **Massport Ground Transportation Unit (GTU)** at 617-561-1775 for a Massport Ground Transportation operating agreement. The agreement calls for proof of insurance, operating authority, a list of fleet vehicles, and “other pertinent information.” The application fee is \$75. Massport requires livery companies to be insured for:
- At least \$250,000 for bodily injury per person
 - At least \$500,000 bodily injury per accident
 - At least \$100,000 in property damage.

Your Certificate of Insurance must show:

- A broker’s stamp
- An authorized signature
- The name of the certificate holder.

If you are required to carry Worker’s Compensation coverage for employees, then you must do so prior to operating at Massport. However, sole proprietors are not usually required to carry Worker’s Compensation and must sign a form to notify Massport of this status. The form comes in the Ground Transportation Operating Agreement.

“Upon signature and approval of your agreement, you can commence operations at Logan, using curb areas as specified by the GTU. Your company would then be billed monthly \$1.50 per trip in accordance with the agreement. Massport only regulates shuttle carriers as to their operation at Logan.”

See the Massport website for more information: <http://www.massport.com/logan/faq.html>
Massport will issue an approval permit, which you must affix in/on your vehicle so that it may easily be seen by police and Massport officials. Massport further requires that each car have working air conditioning during the summer, a clean luggage compartment, and have any seatbelts installed during the car’s manufacture in working order. Be sure to request a copy of:

740 CMR 23.00 – Rules and Regulations for the Operation of Commercial Ground Transportation Services at Boston-Logan International Airport.

- 4c. If you will be regularly transporting passengers across state lines, you will need authorization from the **Motor Carrier Board** of the **Federal Highway Administration**. The regional office is located in Cambridge.

*Motor Carrier Board
Federal Highway Administration
55 Broadway, 10th Floor
Cambridge, MA 02142-1093
617-494-3657*

5 BUSINESS CERTIFICATE

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Massachusetts Department of Revenue
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Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
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Machine Shop



CHECKLIST

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 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Check with the City Clerk to file for the necessary licenses
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
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DETAILED STEPS

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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:

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This guide contains instructions for sole proprietors only. Additional steps are required if you plan to hire other individuals. For more information, visit the **Massachusetts Department of Business and Technology** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

*Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>*

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 II, “Navigating the Regulations to Becoming an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

*Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be

prepared to provide an explanation about your business and intentions.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Contact the **City Clerk** to fulfill the licensing requirements for operating a machine shop in Fitchburg.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

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showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

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*Fire Headquarters
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Night Club



CHECKLIST

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- 2 LOCATION**
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 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to ensure that your facility meets fire prevention standards; file for and receive additional permits
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Visit the Board of License Commissioners to file for an Entertainment Permit
 - Check with the City Clerk to file for any additional licenses
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
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 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
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DETAILED STEPS

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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:

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For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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.

Retail Store



- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Check with the City Clerk to file for the necessary licenses
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This section contains instructions for operating a retail store selling nonperishable goods. The sale of food products requires additional licensing and permitting. For this information, please refer to the guide for starting a small grocery store.

This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Contact the **City Clerk** at City Hall to file for the appropriate licenses.

Additional licenses are required from the **City of Fitchburg Board of License Commissioners** for

- use of soda machine
- use of automatic amusement machines such as arcade games
- entertainment such as television, juke box, or radio.

Be sure to visit the City of Fitchburg City Clerk with a full list of the equipment and products you wish to use or sell in your establishment.

If you do not successfully acquire the necessary licenses, you could be subject to fines and removal of the equipment.

5 BUSINESS CERTIFICATE

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a **Doing Business As (DBA) Certificate**.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

*Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

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9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.

- 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.

Small Grocery Store



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING AND FOOD SAFETY CERTIFICATION**
 - Visit the City of Fitchburg License Commission to file for a Common Victualler's License
 - File for the appropriate alcohol license (if applicable) with the City of Fitchburg License Commission
 - Become or hire a certified Food Safety Manager
 - Contact the Board of Health to file for additional licenses
 - Visit the City of Fitchburg Office of the Board of Health
 - Set up an inspection to receive an inspection certificate
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This section contains instructions for starting a small grocery store. Additional steps are required to prepare and serve food.

This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

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950 Main Street
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508-793-7615
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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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

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Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978- 345-9596*

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Contact the **City Clerk** at City Hall to file for the appropriate licenses.

Additional licenses are required from the **City of Fitchburg Board of License Commissioners** for

- use of soda machine
- use of automatic amusement machines such as arcade games
- entertainment such as television, juke box, or radio.

Be sure to visit the City of Fitchburg City Clerk with a full list of the equipment and products you wish to use or sell in your establishment.

If you do not successfully acquire the necessary licenses, you could be subject to fines and removal of the equipment.

Visit the **City of Fitchburg Office of the Board of Health at City Hall**.

*Office of the Board of Health
718 Main Street
Fitchburg, Massachusetts
978-345-9582*

File for the appropriate license(s) and certificate(s), depending upon whether your store will be preparing food or not, and pay the filing fee(s)

Submit the completed application to the Board of Health and set up an inspection of your facility.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office**

for a Doing Business As (DBA) Certificate.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

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Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

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8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

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Massachusetts Department of Revenue
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Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

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- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business's needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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.

Small Restaurant/Coffee Shop/Internet Cafe



CHECKLIST

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING AND FOOD SAFETY CERTIFICATION**
 - Visit the City of Fitchburg License Commission to file for a Common Victualler's License
 - File for the appropriate alcohol license (if applicable) with the City of Fitchburg License Commission
 - Become or hire a certified Food Safety Manager
 - Contact the Board of Health to file for additional licenses
 - Visit the City of Fitchburg Office of the Board of Health
 - Set up an inspection to receive an inspection certificate
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
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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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner at City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978- 345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan

showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING AND FOOD SAFETY CERTIFICATION

Contact the **City Clerk** at City Hall to file for the appropriate licenses.

- 4a. If you do not plan to hire an employee who is a certified Food Safety Manager, then you must be a certified Food Safety Manager to operate a small restaurant. Certification is obtained through ServSafe courses offered throughout the area. Call the **City of Fitchburg Board of Health** to request a listing of courses being offered.

*Office of the Board of Health
718 Main Street
Fitchburg, Massachusetts
978-345-9582*

- 4b. If you are starting a small grocery store on property that currently does not serve that purpose, submit your floor plan as indicated in Step 2 to the **City of Fitchburg Board of Health**.

Note: If you are starting your business at property that has previously housed a small restaurant and you do not plan to make renovations, you will not need to submit a floor plan to the Food Division. Skip to Step 4c.

- Your submitted floor plan will be reviewed by the Fitchburg Board of Health. If it is approved, you will be allowed to begin renovation of the property.
- While performing renovations at your property, you may request to have an inspector visit the place of business to monitor the process and ensure that the proper steps are being taken.

After successfully completing all of the renovations, you should call the **Fitchburg Office of the Board of Health** to schedule a final inspection.

- 4c. After the final inspection has taken place and you have received approval from the inspector, you may request an Application for Permit to Operate a Food Establishment from the City of Fitchburg Board of Health

- Fill out the application packet

- 4d. Submit the completed application to the City of Fitchburg Board of Health and await approval. Once it is approved, you will receive your Food Establishment Permit, which is to be posted publicly in your place of business.
- 4e. Visit the **City of Fitchburg License Commission** at City hall to file a Common Victualler Food Application. A Common Victualler license is required from the City of Fitchburg License Commission for any business such as a small grocery store that serves or sells prepared foods.

Additional licenses are required from the **City of Fitchburg License Commission** for

- use of soda machine
- use of automatic amusement machines such as arcade games
- entertainment such as television, juke box, or radio.

Be sure to visit the City of Fitchburg City Clerk with a full list of the equipment and products you wish to use or sell in your establishment.

If you do not successfully acquire the necessary licenses, you could be subject to fines and removal of the equipment.

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Fitchburg, Massachusetts
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Submit the completed application to the Board of Health and set up an inspection of your facility.

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Room 117
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Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business

bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

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Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

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Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

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. You will be responsible for remitting Massachusetts meals tax. Information is available at:

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

8a. Call the DOR's Customer Service Office at (617)-887-MDOR (6367) or toll free at (800-

392-6089) 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>

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business's needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.
- 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

- 1 BUSINESS PLAN**
 - Draft a business plan
- 2 LOCATION**
 - Choose a location, draft a detailed floor plan
- 3 ZONING AND PERMITTING**
 - Visit the Building Commissioner at City Hall
 - File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - Receive detailed Zoning Determination from Building Commissioner;
 - Proceed according to instructions in Zoning Determination
 - Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - Contact the Fire Prevention Bureau to determine if additional permits are needed
 - If building or renovating:* Submit floor plan; Receive building permit
- 4 LICENSING**
 - Check with the City Clerk to file for the necessary licenses
- 5 BUSINESS CERTIFICATE**
 - Visit the Fitchburg City Clerk's Office
 - File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - Submit notarized form with a check or money order in the amount of the filing fee
- 6 TAXES**
 - Visit the Fitchburg City Assessor to file a Form of List
- 7 INTERNAL REVENUE SERVICE**
 - Call the Internal Revenue Service office in Worcester to schedule an appointment
 - File federal tax forms for your business
 - Get a federal tax identification number
- 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - Contact the Massachusetts Department of Revenue
 - File Massachusetts state tax forms for your business
 - Get a Sales Tax Registration Number and Certificate
- 9 INSURANCE**
 - Do a risk assessment and inventory of your business's facility and property
 - Visit the Building Commissioner, if necessary, for advice



DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

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

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

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 II, “Navigating the Regulations to Become an Employer”.

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall, 3rd Floor
718 Main Street
Fitchburg MA 01420
978-345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan

showing adequate off street parking and setbacks to property lines, and the \$15.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the **Zoning Determination**.

For home-based businesses:

Home Occupation is allowed by right in Fitchburg provided that it:

- Is conducted solely within a dwelling and solely by the person(s) occupying the dwelling as a primary residence;
- Is clearly incidental and secondary to the use of the premises for residential purposes;
- Does not produce offensive noise, vibration, smoke, dust, odors, heat, lighting, electrical interference, radioactive emission or environmental pollution;
- Does not utilize exterior storage of material or equipment;
- Does not exhibit any exterior indication, including signs, of its presence or any variation from residential appearance;
- Does not produce any customer, pupil, or client trips to the occupation site and has no nonresident employees;
- Is registered as a business with the City Clerk

If these conditions are not met, a home occupation may be allowed by **special permit** issued by the **Board of Appeals**.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING

Contact the **City Clerk** at City Hall to file for any additional appropriate licenses.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

- 5a. Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a **Doing Business As (DBA) Certificate**.

*City Clerk
Room 117
Fitchburg City Hall
718 Main Street
Fitchburg MA 01420
978-345-9592*

- 5b. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. 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. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. 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. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
718 Main St
Fitchburg, MA 01420
978-345-9562*

7 INTERNAL REVENUE SERVICE

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.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. As a sole proprietor, you are most likely required to file two forms with the Massachusetts Department of Revenue:

- **Form 1** – Massachusetts Resident Income Tax Return (or Form 1 NR/PY for Non-Residents or Part-Year Residents)
- **Schedule C** – Profit or Loss from Business of Profession (self-employed)

A comprehensive guide to small business taxes, as well as online access to all applicable forms, can be found at the website:

<http://www.dor.state.ma.us/business/taxguide/toc.htm>

For additional information, or to obtain the forms by mail, contact the Customer Service Bureau:

*Customer Service Bureau
Massachusetts Department of Revenue
200 Arlington Street
Chelsea, MA 02150
617-887-MDOR (6367)
800-392-6089
www.mass.gov/dor*

In addition to the Schedule C, if you plan to sell tangible goods, you must obtain Form ST-1 to register to pay Massachusetts state sales tax. Currently, the rate is five percent of taxable items sold.

Complete a *WebFile* for Business application at the DOR website, and in turn you will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at your place of business.

For a clear and comprehensive introductory information pertaining to sales tax, refer to “A Guide to Sales and Use Tax” available in PDF file through the website:

http://www.dor.state.ma.us/publ/pdfs/sls_use.pdf

- 8a. Call the DOR’s Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

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

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

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business’s needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 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.

- 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 I. Resources for Fitchburg Entrepreneurs

Fitchburg Agencies

Industrial Development Commission

City Hall
718 Main Street
Fitchburg, MA 01420
978-345-9603
d.curley@net1plus.com

Fire Prevention Bureau

33 North Street
Fitchburg, MA 01420
978-345-9672
kroy@fitchburgfire.org

Office of the Building Commissioner

City Hall
718 Main Street
Fitchburg, MA 01420
978-345-9596
mgallant@ci.fitchburg.ma.us

Office of the City Clerk

City Hall
718 Main Street
Fitchburg, MA 01420
978-345-9592
afarrell@ci.fitchburg.ma.us

Office of the Planning Coordinator

David J. Streb
City Hall
718 Main Street
Fitchburg, MA 01420
978-345-1018
dstreb@ci.fitchburg.ma.us

Board of Health

City Hall, Room 307
718 Main Street
Fitchburg, MA 01420
978-345-9603
jjerszyk@ci.fitchburg.ma.us

Commonwealth Massachusetts 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 Drive, Suite 555
Wakefield, MA 01880
781-928-1100
<http://www.bdcnewengland.com>

Massachusetts Department of Business and Technology

One Ashburton Place, Room 2101
Boston, MA 02108
617-727-8380
<http://www.mass.gov/dbt>

Massachusetts Department of Environmental Protection

Western Regional Office
436 Dwight Street
Springfield, MA 01103
413-784-1100
<http://www.mass.gov/dep/about/region/westernr.htm>

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>

Massachusetts Export Center

State Transportation Building
10 Park Plaza, Suite 4510
Boston, MA 02116
617-973-8664
<http://mass.gov/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 Department of Early Education and Care

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

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 Center
Headquarters**

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

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>

Appendix II. Navigating the Regulations to Become an Employer

Pioneer Institute's Center for Urban Entrepreneurship offers this brief supplement to entrepreneurs who wish to become 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/>.
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 laws, poster requirements, and the family leave act**.*
The Massachusetts Department of Workforce Development offers plenty of information online: <http://www.mass.gov/dwd/otherr.htm>.

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>.

Note: If your company has more than twenty-five employees, you must report all new hires to the state. You may do so online here: http://www.cse.state.ma.us/programs/newhire/nh_system.htm.

Tip: The Department of Workforce Development offers numerous hiring incentives and training grants. Find out more online: <http://www.detma.org/BSHome.htm>.

Ongoing Taxes

An employer must:

1. ***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>.

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

2. ***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>.

3. ***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>.

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