



So You Want to Start a Business in Baltimore...

Presentation

Baltimore Area Chamber of Commerce

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Look Before You Leap!!



Follow the Process

- Check with Zoning Administrator BEFORE signing a lease or purchasing property. The Administrator does not set the rules, and making changes to the Zoning Code after the fact is a lengthy process.
- Zoning Administrator can assist you through the process to make it easier.
- We want to assist; we do not want to become “The Enforcer”.
- There may be incentives available to you.

Is the Site Correctly Zoned?

- **General Business**

Offices, retail, personal and business services

- **Downtown Business**

Same as above

- **Market Street Overlay**

- **Office Institutional**

Offices, schools, libraries, etc.

- **Limited Manufacturing**

Light manufacturing, contractor offices, offices associated with manufacturing services

- **Conditional Uses**

Examples are drive-through facilities, new and used car sales, gas stations, vets, bed and breakfasts, commercial recreational, car washes, convenience marts, hotels, etc.

- **Home Office**

- **Planned Districts**

What Permits Are Required?

- Occupancy Permit – for ALL businesses
- Zoning Permit – if certain changes are being completed on the exterior
- Building Permit – if certain construction is being completed
- Sign Permit
- Market Street Overlay Zoning Permit

Occupancy Permits

- Assures that the intended use is permitted under the Zoning Code
- Permit is issued by the Zoning Administrator, usually within a few days
- Fee is \$20

Zoning Permit

- Required for new construction
- Required for external construction if area is 100 square feet or more
- Fee is \$400 for a new build; \$150 for additions, changes to the building, or accessory structures
- Application requires a site plan showing set backs, etc.
- Permit is issued by the Zoning Administrator, usually within one week

Building Permit

- Permit is needed if work being performed is new construction of 200 square feet or more, electrical or plumbing reconstruction
- Fee is based on square footage and building department activity that is required
- Village uses the state building code

Sign Permit

- Types and sizes of signs permitted are based on the zoning district
- General requirements for signs include the number of colors, size, style, etc.
- Most sign contractors will obtain the permit as part of their fee; take them up on it – they are familiar with the requirements
- Fee is based on square footage of sign

Market Street Overlay

- Allows more permitted uses, but requires the applicant to come before the Planning and Zoning Commission for a site plan review if exterior changes are being made
- Two sub-districts: Downtown Sub-District and Market Street Mixed Use Sub-District

Incentives

- Fairfield County Revolving Loan Fund
- Entire county is in an Enterprise Incentive District – excludes retail
- Village Council created two Community Reinvestment Areas – Market Street (Basil area) and Main Street
- Downtown Business Façade Grant Program - partnership
- Assistance through the Fairfield County Development Department

Revolving Loan Fund

- Purpose is to assist new or existing small businesses
- Typical loan is \$10,000 to \$60,000; fixed rate usually 2 points below prime; in conjunction with private financing “a piece of the puzzle”
- May be used to purchase land or building, machinery and equipment, furniture and fixtures, inventory, and some working capital
- Projects are reviewed and approved by Revolving Loan Fund Committee

Community Reinvestment Areas

- Created by Village Council to encourage downtown commercial property owners to upgrade their properties
- Program is governed by state laws
- All, or a portion, of increased property taxes are exempt for a specific period
- Approved on a case-by-case basis – school is involved

Downtown Business Façade Grant Program

- A partnership between the Village and the Downtown Restoration Committee
- Grants are given for permanent property improvements
- Requires a 50/50 match
- Maximum award is \$750.00
- Quarterly deadlines
- Information and/or applications can be obtained from the village or committee

Remember



- Find out what you need before you start
- Businesses that last, plan ahead
- Communicate, communicate, communicate!