

A POCKET GUIDE TO



OPENING A BUSINESS



IN SAINT PAUL



(AND HOW THE CITY CAN HELP)





SO YOU WANT TO START A BUSINESS IN SAINT PAUL?

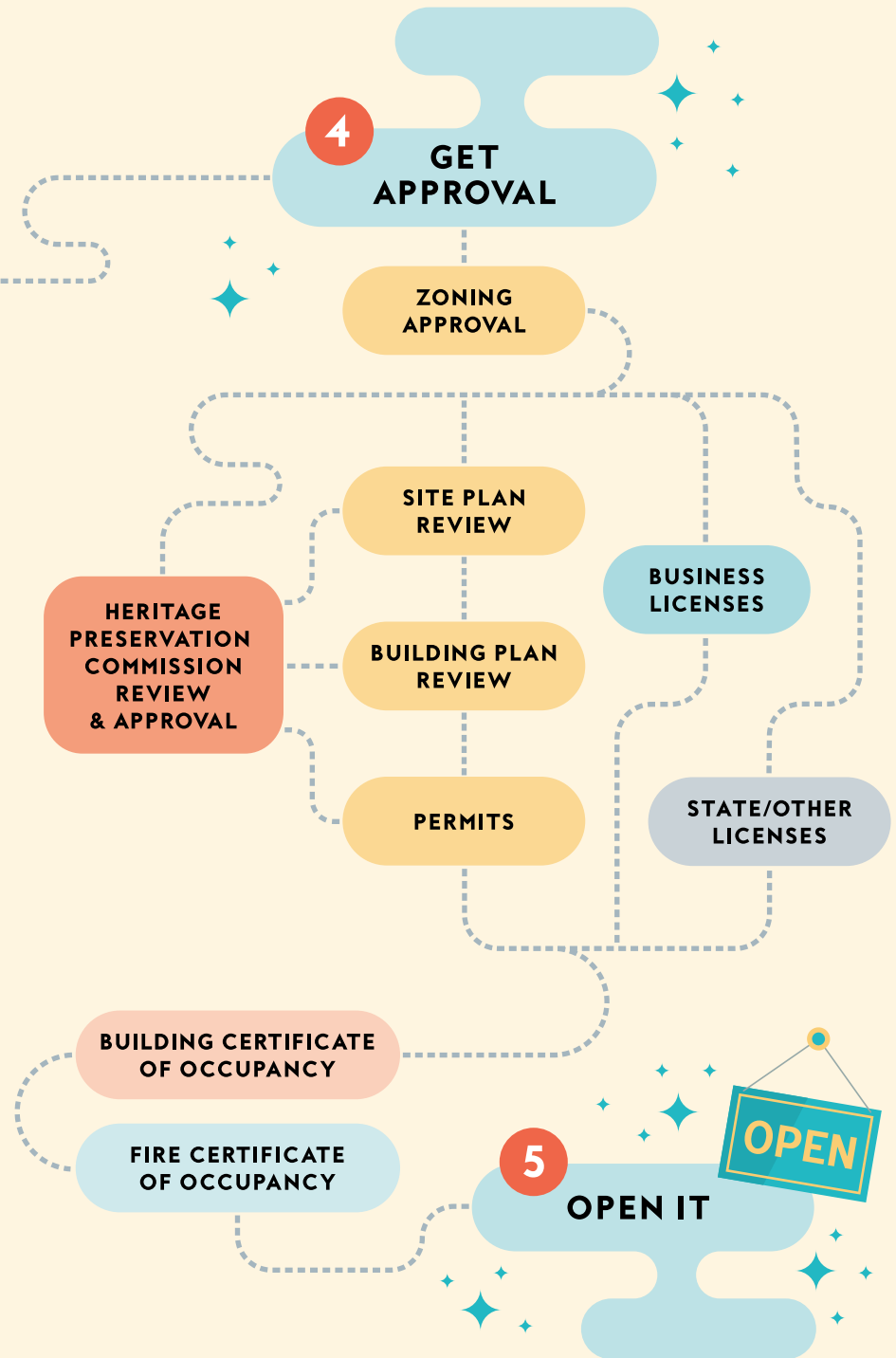
Congratulations, and thanks for choosing our city!

Businesses like yours are a valuable part of a vibrant city. The City of Saint Paul wants to help provide you the information you need to succeed.

No doubt you're eager to get going and make your dream a reality. That's where this resourceful pocket guide can come in handy.

Think of it as a road map to help get you from the planning stage all the way to your grand opening—and beyond. In fact, the diagram shown here is a high-level map of the potential paths through the process, start to finish.

Let's get started!





STEP ONE IMAGINE IT

Seeing your vision through to the end takes planning, vision, research—and even more planning. But, we know you're up to the task.

From creating a business plan to thinking about where you want to conduct business (Saint Paul's west or east side? In a downtown skyway, or somewhere in Frogtown?), we have the knowledge to help pave the way and steer you around potential road blocks.

TAKE ACTION

- *Create a business plan*
- *Contact the city for information on starting a business in Saint Paul*
- *Research locations*
- *Register your business with the Office of the Minnesota Secretary of State*

"It's always been my dream to start this business."

i THINGS TO KNOW

- Writing out business goals and action steps in a business plan helps potential lenders or investors understand your idea and how your business will be successful.
- Beyond the financials, be sure to include basic information, such as work experience, days and hours your business will be open, equipment specifications (pizza ovens, copy machines, etc) and other basic operation plans.
- The Minnesota Department of Employment and Economic Development has loads of helpful information on writing business plans and other aspects of starting a business.
W mn.gov/deed/business
- Better safe than sorry, we like to say. Before signing a lease or purchase agreement on

- a location, verify that the space can be used for the type of business you want to open. For example, you don't want to find out you can't open a car wash in a residential area, after you've already signed a 2-year lease.
- As you look at properties, it helps to be represented by a legal and/or real estate expert. They can assist you in getting the best deal possible and make sure you are legally protected.
- Sewer Availability Charge (SAC) fees can add significant upfront costs to a project. Contact the Metropolitan Council early for an estimate of these fees based on your location and use.

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STEP THREE FIND FUNDING

Your local bank is not the only resource in town. Other organizations are out there willing to show you the money!

Once you have a clear idea of what it may take to operate your business, you can explore options to raise or borrow the funding you need. There are various programs and sources that may be happy to lend you capital. You just have to know where to look and how to ask.

TAKE ACTION

- *Develop a full cost projection of your business, including extra funds for unexpected expenses and/or delays*
- *Explore financing options available through banks, non-profit and community lenders, city funding programs, and other investors*

“Where can I raise or borrow money to help make my dream come true?”

i THINGS TO KNOW

Many business owners recommend having a plan in mind just in case it takes more time and extra costs to open your business than you

thought. Cost overruns seem to be a pretty common occurrence.

capitol HOW THE CITY CAN HELP

- City staff can connect you to programs and partner organizations that can assist you in starting, maintaining, or expanding your business.

W stpaul.gov/businessresources
P 651-266-6600

🗺️ OTHER RESOURCES

*For information on Federal and State historic rehabilitation tax incentives: **Minnesota State Historic Preservation Office***

*For additional programs and support: **Minnesota Department***

of Employment and Economic Development (DEED)

*For additional assistance and information on how to raise funds: **Local nonprofit and university-based organizations***

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STEP FOUR GET APPROVAL

There's a reason for the reviews, permits and approvals. It's to ensure public health and safety, preservation of Saint Paul's unique historic assets, and, of course, your overall success! That's something we can all agree is worth the effort.

The sooner you can complete the applications, and the better organized you are, the smoother the approval process will go. And the fewer surprises you'll have to face. So, stay in touch, ask questions, and take comfort in knowing that with each approval you're closer to making your dream a reality.

“How do I keep the process running smoothly and avoid pitfalls?”

TAKE ACTION

Some of the following approval steps may happen simultaneously. Review the journey map at the front of this guide to see how the various approvals, permits and licenses are interrelated. Talk to the city about what you may need for your particular situation.

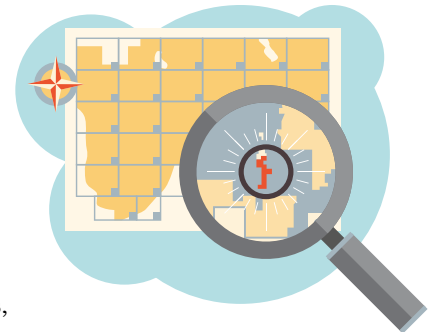
Not every permit or license is required for all businesses. For example, if you're taking over a business and not intending to make any changes to the physical space, you won't need a construction permit.

ZONING APPROVAL

ZONING APPROVAL IS REQUIRED FOR:

- building permits
- licenses
- change in building use
- change in occupancy type
- signage

Zoning Review and approval ensures the desired use is permitted on the property. If needed, you may request variances, rezonings, conditional use permits, non-conforming use permits, and appeals.



Applications may require scaled drawings (with elevations) and a site plan.

TIMING Zoning review for a project can range from same day to 3 weeks. Variance and other use change requests can add another 3-6 weeks. Appeals of decisions can add additional time. Rezoning and replatting take 3-4 months.

FEES Yes

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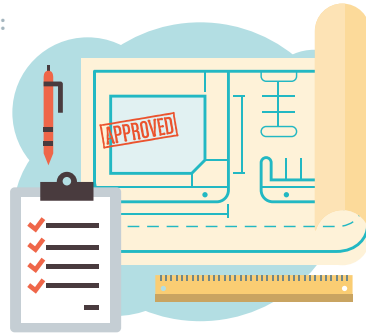
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SITE PLAN REVIEW

SITE PLAN REVIEW AND APPROVAL IS REQUIRED BEFORE PERMITS WILL BE ISSUED FOR:

- any new construction projects
- additions
- parking lots
- major grading

Site Plan Review involves coordinated review by city staff to analyze for zoning, traffic, public utilities, storm water management, landscaping, and fire safety.



Submitted site plans must be prepared by the appropriate licensed professional, include a certified survey, and show key site elements such as buildings (with elevations), parking, sidewalks, driveways, landscaping, fences, lighting, grading, storm water drainage, and utilities.

TIMING Most site plans are reviewed by staff and do not require a public hearing. Allow approximately 2-3 weeks between submittal and review discussion. Requested revisions will add additional time.

FEES Yes

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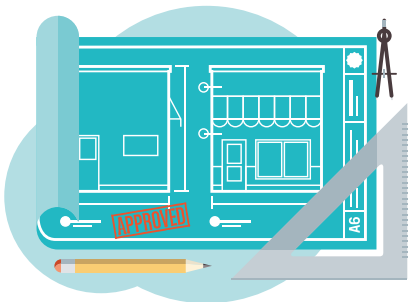
BUILDING PLAN REVIEW

BUILDING PLAN REVIEW AND APPROVAL IS REQUIRED BEFORE PERMITS WILL BE ISSUED FOR:

- new construction projects
- additions to current structures
- remodeling or repairing a structure

Building Plan Review entails review of building plans for life safety designs.

Submitted building plans must be prepared by an appropriate licensed professional, and include existing use of the space, building type, complete code analysis of the new use, and scaled drawings.



TIMING 4-6 weeks for a project not in a heritage preservation district or site. (Historic area approvals take longer due to the need for Heritage Preservation Commission approval.)

FEES Yes

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HERITAGE PRESERVATION COMMISSION REVIEW

HERITAGE PRESERVATION COMMISSION (HPC) REVIEW AND APPROVAL IS REQUIRED BEFORE...

permits can be issued for properties in Heritage Preservation Districts or Sites for the following situations:

- construction
- demolition
- repairs
- exterior alterations

Review and Approval of heritage preservation applications may be conducted by the HPC staff or the Heritage Preservation Commission to ensure that the proposed work complies the City's established design review guidelines.

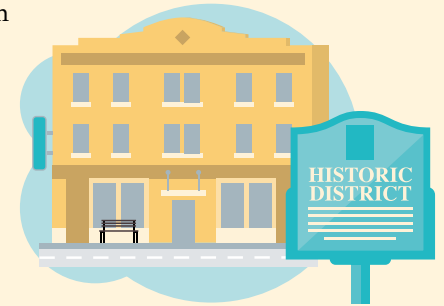
Application requirements vary, and may require photographs and construction level drawings.

TIMING 2-8 weeks, depending on project size.

Contact Heritage Preservation staff before submitting to ensure your application is complete and complies with the guidelines.

FEES No

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BUSINESS LICENSES

BUSINESS LICENSES ARE REQUIRED TO OPERATE MANY TYPES OF BUSINESSES, INCLUDING:



- *building trades*
- *commercial vehicles*
- *auto body and repair*
- *liquor*
- *gambling*
- *entertainment*

Business licenses are required to ensure safety, health, and community livability.

Application requirements may include business plans, scaled drawings, financials, and ownership information.

TIMING *Varies depending on license. Some licenses require public notice and hearings, which can result in more than 60 days for a license to be issued.*

FEES *Yes*

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CONSTRUCTION PERMITS

CONSTRUCTION PERMITS ARE REQUIRED FOR:



- *new structures*
- *additions*
- *remodeling or repairs*
- *any changes to electrical, plumbing, or HVAC systems*

Individual permits for building, electrical, plumbing, warm air and mechanical work, and other permitted work are reviewed for life safety issues.

Application requirements vary, and may require construction drawings.

TIMING *Scope of work dictates time to review plans. Small projects may take one or two days while larger projects may take 4-6 weeks. Approval timeframe is dependent upon inspection requests by permit holder and scope of work.*

FEES *Yes*

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STATE AND OTHER ENTITY LICENSES AND APPROVALS

Depending on the type of business you are opening, you may need additional licenses from the State of Minnesota and other government agencies.



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RIGHT-OF-WAY PERMITS

RIGHT-OF-WAY PERMITS ARE REQUIRED WHEN:



- there is an obstruction (e.g., sidewalk café)
- work is being done in the public right-of-way

Right-of-Way permits ensure the safety of the public and that the right-of-way facility (streets, sidewalks, utilities, etc.) is properly restored.

Applications requirements vary, but generally involve scaled drawings.

TIMING For Obstruction and/or Excavation Permits, a minimum of one week is required to review traffic control plans, utility conflicts, and other considerations as necessary.

For sidewalk cafés, a minimum of one week is required to review the scale plans. However, if corrections or changes are required additional time will be necessary.

FEES Yes

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BUILDING CERTIFICATE OF OCCUPANCY

A NEW BUILDING CERTIFICATE OF OCCUPANCY IS REQUIRED:

- before occupancy of any new building
- before an existing building can be occupied for a new use

Building Certificate of Occupancy involves the review of all life safety systems to ensure buildings are safe to be occupied for their designated use.



The Building Certificate of Occupancy is issued after all required construction permits are approved.

TIMING Dependent upon amount of construction the project entails.

FEES No

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FIRE CERTIFICATE OF OCCUPANCY

A FIRE CERTIFICATE OF OCCUPANCY (C OF O) IS REQUIRED FOR:

- continued use of the space, regardless of owner, after a Building Certificate of Occupancy has been issued

Fire C of Os ensure that buildings are maintained as approved under the initial Building Certificate of Occupancy for their designated use.

Fire Certificates of Occupancy are renewed upon successful completion of renewal inspection.

TIMING Frequency of renewal inspections are based on type of use and are typically every 2 to 3 years.

FEES Yes

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THINGS TO KNOW

The number of reviews and approvals required by the city may vary depending on the type of business you wish to open.

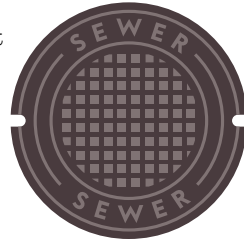
- Plan early for approval if you will have a building with an exterior sign. It requires separate review, and there may be additional requirements related to heritage preservation or a master sign plan. You will need to enlist a licensed sign contractor.



- Submitting documents that are complete and meet requirements for each approval process facilitates timely review of your applications.
- Americans with Disabilities Act (ADA) and state regulations require businesses be accessible to people with disabilities.
- Enlist appropriate experts to help with your project, such as licensed and bonded contractors, architects, civil engineers, preservation architects, and environmental consultants.
- Some license types, heritage preservation reviews, or zoning changes require public hearings.

Plan extra time in your process for these hearings.

- If you are opening a restaurant with a sidewalk café, you will need a separate license and permit for outdoor seating.
- Sewer Availability Charge (SAC) fees can add significant upfront costs to a project. Contact the Metropolitan Council early for an estimate of these fees based on your location and use.
- If you are told you cannot do what you are proposing, ask if there are any options available to you. You may be able to seek an appeal, alternative compliance, or determine a better idea for your business.
- Examples of things that make a project more complex:
 - significant interior or exterior construction;
 - changing the use of, or expanding, the facility;
 - rehabilitation of a property in a heritage preservation site or district.



HOW THE CITY CAN HELP

- City of Saint Paul staff can answer any and all questions related to city zoning, licenses, permits, site plans, building plans, and inspections. We can also connect you with a Project Facilitator who serves as a single point of contact to help with permitting and licensing processes.
- Heritage Preservation staff can help you understand and navigate rules and processes that apply if your business will be in a heritage preservation site or district.

W stpaul.gov/dsi

P 651-266-8989

W stpaul.gov/hpc

OTHER RESOURCES

For additional information on state licenses, federal regulations, environmental permits, and more: **Minnesota Department of Employment and Economic Development (DEED) Business Licenses and Permits**

For determination of Sewer Availability Charge (SAC) related to new businesses, location changes, or changes in use of space: **Metropolitan Council**

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STEP FIVE OPEN IT

First off, congratulations are in order. And so are thanks for creating jobs in Saint Paul.

You've dreamed. You've planned. You've secured funding and all the needed approvals. You're so close to opening your business, you can almost hear that little bell above the front door ringing. Now it's time to think about new hires and beyond. Before bringing anyone on board, be sure to learn about labor and tax requirements at the local, state, and federal level. And, as you explore ways to grow your business, keep in mind that the city offers all sorts of help, resources and contracting opportunities.

TAKE ACTION

- Hire employees
- Explore opportunities to grow your business through contracting with the City of Saint Paul
- Remember key dates (e.g., taxes due, license renewals, etc.)

“My dream is almost a reality. What’s left for me to do as I open and grow?”

THINGS TO KNOW

- The Minnesota Department of Employment and Economic Development provides a helpful *Checklist for Hiring an Employee* and can guide you through the process of hiring employees.
- Check with city staff to be sure you are aware of all ordinances designed to ensure workers are treated fairly, receive proper benefits, and have a safe workplace.

HOW THE CITY CAN HELP

- Central Certification (CERT) Program helps connect small, minority-owned, and women-owned businesses with training and business opportunities with the City of Saint Paul. Contact the city's Department of Human Rights and Equal Economic Opportunity for more information.
- City staff can connect you to local programs, partner organizations, and regional, state, or federal programs that might assist you in starting, maintaining, or expanding your business. Staff can also provide information on organizations that offer support in multiple languages.

W stpaul.gov/hreeo

W stpaul.gov/businessresources

P 651-266-6600

OTHER RESOURCES

For information on occupational safety and health, wage and hour standards, and workers' compensation: **Minnesota Department of Labor and Industry**

For in-depth information, resource guides, and expert help for starting a business: **Minnesota Department of Employment and Economic Development (DEED)**

For resources and information on growing your business, government contracting opportunities, and other varied services: **Community technical assistance providers**

For programs, resources, networking events and advocacy to support business owners: **Local Chambers of Commerce**

CONTACT AN EXPERT



WE ARE HERE TO HELP!

General questions? Aren't sure where to start?

Contact us at:

P 651-266-6600

E businessresources@ci.stpaul.mn.us

FOR SPECIFIC TOPICS:

For building permits, zoning and inspections, most business licenses, site and building plan review:

Department of Safety and Inspections

P 651-266-8989

E DSI-InformationAndComplaints@ci.stpaul.mn.us

W stpaul.gov/dsi

For general business assistance and financial assistance programs:

Department of Planning and Economic Development

P 651-266-6600

E businessresources@ci.stpaul.mn.us

W stpaul.gov/businessresources

For locally-designated historical buildings or districts:

Heritage Preservation

P 651-266-9078

W stpaul.gov/hpc

For city contract compliance, procurement, CERT program for minority-owned, women-owned and small business enterprises:

Department of Human Rights and Equal Economic Opportunity

P 651-266-8900

W stpaul.gov/hreeo

The information presented in this guide book is provided for the convenience of the reader. While every effort has been made to ensure that all presented information is accurate at the time it is published, the City of Saint Paul cannot guarantee the accuracy of the information presented herein. It is not the City of Saint Paul's intention to provide legal advice, and you are encouraged to

consult with an attorney of your choosing regarding the legal requirements discussed in this guide book. Under no circumstances shall the City of Saint Paul be liable for any actions taken or omissions made in reliance on any information contained herein, nor shall the City of Saint Paul be liable for any other consequences from any such reliance.

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