



CITY OF ORLANDO

small business resource guide

orlando

*"Small businesses drive our
local economy, creating jobs
and opportunities for the entire
Central Florida region."*

- Mayor Buddy Dyer

www.cityoforlando.net

A LETTER FROM THE MAYOR



Dear Friend,

Small businesses drive our local economy, creating jobs and opportunities for the entire Central Florida region. Often times, small business owners take great risks to live out the American Dream. This tireless pursuit ensures we continue building a bigger, better, brighter future for Orlando.

Orlando has been recognized by the *Wall Street Journal* as one of the top 10 cities for "business vitality" and *Fortune Small Business* magazine named Orlando as one of the nation's best places in the U.S. to live and launch a new business.

It is our job and mission here at the City of Orlando to set the stage for small businesses to succeed.

Our vision of developing and constructing three new Community Venues, a new Events Center, a new performing arts center and a renovated Citrus Bowl, present a unique opportunity to make a significant long term impact in the local community.

The City's plan - the BLUEPRINT - will ensure maximum opportunities are afforded to local and small businesses, along with minority and women-owned businesses, in the construction of the projects and in other opportunities that arise out of the \$1.1 billion Community Venues project. The plan also establishes a workforce program that provides training and apprenticeship programs for residents to work on the Venues projects.

This guide is a resource for small business owners and entrepreneurs in the City of Orlando. It is designed to give you an overview of what you need to know to start and operate a business in the City. I hope you find this comprehensive brochure full of useful contacts and information to make starting and operating a business in the City as convenient and easy as possible. In addition to this brochure, our friendly Economic Development team is available to guide you through our numerous Business Development programs.

Thank you, for your tremendous contribution to our community. Through your vision, innovation and hard work, you enhance our community and continue to diversify Orlando's economy.

Sincerely,

A handwritten signature in black ink that reads "Buddy Dyer". The signature is written in a cursive, flowing style.

Buddy Dyer, Mayor

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CHECKLIST FOR STARTING A BUSINESS

The following is a list of items to consider before opening any business. It is not a complete list but identifies important aspects that should be evaluated prior to starting a new company.

- ☐ Do you have a business plan for the business you are planning to start?
- ☐ Do you know and understand the components of a business plan?
- ☐ Do you know what form of legal ownership (sole proprietor, partnership or corporation) is best for your business?
- ☐ Do you know why some consider business planning to be the most important factor determining business success?
- ☐ Do you know if your business will require a special license or permit and how to obtain it?
- ☐ Do you know where to find demographic data and information about your customers?
- ☐ Do you know how to compute the financial "break-even point" for your business?
- ☐ Do you know how to compute the start-up costs for your business?
- ☐ Do you know about the various loan programs that are available from banks in your area and the SBA?
- ☐ Do you understand how a business loan can impact your credit?
- ☐ Do you know how to prepare and/or interpret a balance sheet, income statement and cash flow statement?



- ☐ Do you know why small business loans are considered more risky than loans made to large businesses?
- ☐ Are you sure your planned business fills a specific market need?
- ☐ Do you know your target market?
- ☐ Do you understand the tax requirements associated with your business?
- ☐ Do you know how to prepare a marketing strategy for your business?
- ☐ Do you know how to learn about your business competitors?
- ☐ Do you understand marketing trends in your business industry?
- ☐ Do you feel comfortable using a computer or other technology to improve business operations?
- ☐ Do you have a payroll process planned for your business?
- ☐ Do you have a customer service strategy in mind or in place?
- ☐ Do you know how to obtain an EIN (Employer Identification Number) for your business?
- ☐ Do you know if your business should have some form of intellectual property protection?
- ☐ Do you know where to obtain information about regulations and compliance requirements that impact your business?

*Source: Information provided by
SBA Website at www.sba.gov*



SMALL BUSINESS SERVICE PROVIDERS

Disney Entrepreneur Center

315 E. Robinson Street, Suite 100

Orlando, FL 32801

407.420.4848

www.disneyec.com

The Disney Entrepreneur Center is a unique public-private partnership dedicated to the development, growth and success of small businesses. Through a cooperative effort of a diverse group of business support organizations, the Disney Entrepreneur Center offers professional business assistance, quality educational programming, and access to practical industry expertise.

Black Business Investment Fund

315 E. Robinson Street, Suite 660

Orlando, FL 32801

407.649.4780

www.bbif.com

The Black Business Investment Fund (BBIF) is a non-profit 501C4 CDFI certified lending institution that specializes in aiding minority business owners in building their management capacity and in accessing capital.

Hispanic Business Initiative Fund

315 E. Robinson Street, Suite 465

Orlando, FL 32801

407.428.5872

www.hbiforl.org

HBIF is the leading Hispanic economic development, nonprofit organization in Central Florida that specializes in providing bilingual assistance to Hispanic entrepreneurs trying to establish or expand their business in Central Florida.



The Minority/Women Business Enterprise Alliance

135 E. Colonial Drive
Orlando, FL 32803
407.428.5860
www.allianceflorida.com

The Alliance is a one-stop business resource center, dedicated to supporting clients through entrepreneurial and business development, seminars and workshops, access to capital, management and technical assistance, individual consulting, contract matchmaking, program management, construction services, community advocacy and through partnerships with other technical assistance providers on local, state and federal levels.

SCORE

315 E. Robinson Street, Suite 100
Orlando, FL 32801
407.420.4844
www.scoreorlando.org

The SCORE Association, headquartered in Washington, D.C., is dedicated to entrepreneurial education, and the formation, growth and success of small businesses and its mission of providing face-to-face and email business consulting to help small businesses evaluate plans, stabilize, grow, innovate and succeed.



PRE-APPLICATION/ ZONING INFORMATION

Not sure if the property you've selected for your business is zoned correctly?

Zoning regulates what uses are currently permitted on all property located within the City of Orlando. The Permitting Division will let you know if you need a pre-application meeting with the City's Zoning Official before you submit your plans and documents for official review. A pre-application meeting explains the planning/zoning process and identifies any issues that may need to be addressed; such as zoning, conditional use and plats. The Zoning Official and other members from the Planning Division of various disciplines will meet with you, answer any questions you may have and communicate how the process works and what to expect during the process.

If you already know you need a pre-application meeting, please email Mark Cechman, Chief Planner and Zoning Official, at zoningofficial@cityoforlando.net. In your email, please explain the type of project and the physical location of the project.



When Do I Need a Permit?

Any physical improvement that you plan to make on the inside or outside of a building, a site or a property requires a permit - except for painting, laying sod or installing landscaping.

The Florida Building Code requires any owner or authorized agent who intends to construct, enlarge, alter, repair, move, demolish or change the occupancy of a building or structure, or to erect, install, enlarge, alter, repair, remove, convert or replace any electrical, gas, mechanical or plumbing system, the installation of which is regulated by this code, or to cause any such work to be done, shall first make application to the building official and obtain the required permit.

Items that require a permit include:

- Doors and Windows-
(also require a Notice of Acceptance)
- Garden Sheds
- Decks
- Skylight
- Pavers
- Screen Enclosures
- Irrigation Systems
- Signs
- Driveways and Sidewalks
- Fences
- Solar Panels
- Water Heaters
- Air-Conditioning Units
- Tile Roof
- Gutters and Downspouts
- Water Fountains
- Low-Voltage Wiring
- Stucco
- Wood Siding
- Above Ground Pools
- Wall Sconces
- Gates
- Painted Sign
- Pergola

Why do I need a Permit?

- It's required by the state of Florida
- Permits/Inspections are designed to ensure compliance with city code
- Permits prevent minor problems from becoming major problems
- Permits ensure a level of safety.

How do I get a Permit?

- Visit CityofOrlando.net/permits
- Call PROMPT 407.246.4444 or Mayor's Business Assistance Team at 407.246.2222

MAYOR'S BUSINESS ASSISTANCE TEAM (BAT)

The Mayor's Business Assistance Team (BAT) was established to provide support to those developers/business owners that are unfamiliar with City policies and procedures and to facilitate the smooth flow of business development throughout the City. Developers and business owners receive assistance to resolve business issues that could delay or impede commercial project development/completion. This type of proactive effort insures that developers and business owners stay on schedule, are well-informed customers and are able to meet contractual deadlines. The City of Orlando recognizes the importance of nurturing our relationships with the business community. Our business partners bring to the City important residential communities, target growth industries, and create valuable jobs for the citizens of Orlando.

The Business Assistance Team consists of City staff with expertise from each discipline involved in the permitting and review of plans (i.e., Fire, Transportation, Electrical, Zoning, Business Development, etc.) These staff members are available for pre-development meetings and continue to provide valuable assistance throughout the life of a project.

The Business Assistance Team leader functions as the liaison between City staff and the developer/business owner. The team leader is responsible for coordinating all meetings, insuring that all deadlines are met and will also work with any City departments and outside government agencies that will play a role in the completion of the project. The liaison will also provide assistance to those customers interested in available City incentive initiatives. Since the Business Assistance Team's inception, more than 3,500 companies have been helped.

For more information call 407.246.2222 or visit www.cityoforlando.net/economic/BAT

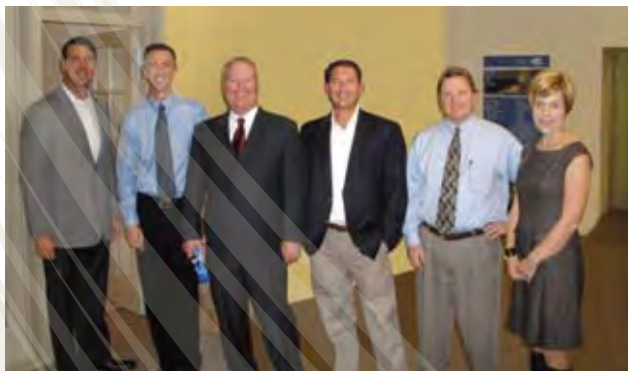
Did you know that you could meet with the Permitting staff before you submit your plans and documents for official review?

If you would like to speak with us about your project to determine if you are on the right track or speak to us about specific issues, we can meet with you to answer all of your questions and give you advice on the permitting process. Depending on your situation, we will have plans reviewers from various disciplines attend the meeting. These disciplines include: Building, Fire, Engineering/Zoning, Site Engineering, Mechanical, Plumbing and Electrical. Depending on where your project is located, we can even invite a representative from Urban Design, the Downtown Development Board or the Community Redevelopment Agency (CRA).

How do you know if you're ready for a pre-submittal meeting?

Although we would prefer your drawings be in the design document phase so that we are able to address more issues, we can meet if you have a detailed sketch. By coming in early to meet with the permitting staff, we can provide guidance, communicate any possible issues, explain how the process works and explain what expect during the permitting and review process.

To make an appointment for a pre-submittal please contact Thea Walker, Permitting Services office, at 407.246.2679 or thea.walker@cityoforlando.net.



Mayor's Business Assistance Team visits local business

FAQ: BUSINESS TAX RECEIPTS

Q. What is a business tax receipt?

A. Since 1875, the City of Orlando has issued licenses to those businesses, professions or occupations that have locations or branch offices within our jurisdiction. The business tax receipt - previously referred to as an occupational license - is required before a business opens or starts. A business operating without a business tax receipt is subject to a penalty.

Q. How much does a business tax receipt cost?

A. Business Tax Receipt fees vary from one classification to another and many fees are based on variables like number of workers or cost of inventory. New business tax receipts are pro-rated if the business starts on or after January 1. The cost is reduced by 10 percent of the regular fee in January and by an additional 10 percent each month through July. Contact Permitting Services for fees pertaining to your specific business at 407.246.2204.

Q. When will my business tax receipt expire?

A. The business tax receipt year is October 1 - September 30. All business tax receipts expire September 30 and must be renewed by October 1 of each year.

Q. Do I need just one business tax receipt for my business?

A. Many businesses operate under more than one of the nearly 200 business tax receipt classifications and are required to have a business tax receipt for each classification. Additionally, each location of a business is considered a separate business and requires a separate business tax receipt.

Q. What do I need to get my business tax receipt?

A. Many businesses and professions are regulated by the State of Florida. In most cases, the state license, registration or permit must be obtained prior to receiving your City or county business tax receipt. A new business applying for a business tax receipt using a fictitious name (any name that does not include the owner's complete legal name) must show a copy of the Fictitious Name Registration before a business tax receipt can be issued. Fictitious Name information packets are available by calling 850. 487.6058. A Social Security number or a Federal Employee Identification number is also required. Please submit a copy of your state license, registration or permit with your application.

For more information
visit www.cityoforlando/economic or
email permittingservices@cityoforlando.net

Q. If I have a City business tax receipt, do I also need a county business tax receipt?

A. Most businesses must have both City and County business tax receipts. The City business tax receipt must be obtained first for proper Zoning approval. Orange County Occupational License is located on the 2nd Floor of the Orange County Administration Building at 201 S. Rosalind Ave., at the corner of Church Street and Rosalind Avenue. Contact 407.836.5650 for more information.

Q. How do I renew my business tax receipt?

A. Invoices are mailed August 1 and are due no later than October 1 to avoid penalties of up to 25%. Failure to receive an invoice is not an excuse for nonpayment. After February 1 an additional penalty of \$250 will be applied to any unpaid business tax receipt.

Q. Are business tax receipts transferable

A. Business tax receipts may be transferred two ways:

(1) To a new owner

(2) to a new location within the City.

The cost is 10% of the business tax receipt fee but not less than \$3.00 or more than \$25.00.

Q. Who is exempt from having a business tax receipt?

A. Religious, charitable and educational institutions are exempt when they are nonprofit. Certain disabled persons, the aged, widows with minor dependents, disabled veterans and their not remarried spouses may be exempt. If you think you qualify for an exemption, please call us at 407.246.2204 to discuss specific requirements and the amount of the exemption.

Q. How long does it take to get a City business tax receipt

A. For those businesses located in commercially zoned areas, a business tax receipt can usually be obtained in 45 minutes or less provided the business is a permitted use.



BUSINESS ASSISTANCE INCENTIVE PROGRAMS

ARTS & CULTURE ASSISTANCE PROGRAM (ACAP)

- This program is designed to encourage arts and culture-related business and organizations to locate, expand or redevelop in the Traditional City of Orlando.
- ACAP provides matching funds to new and expanding businesses in the City to assist in off-setting development fees, including sewer and transportation impact fees, building permit fees and all elements of public right-of-way infrastructure within the City's jurisdiction that may require new installation, repair, replacement or relocation.

BUSINESS ASSISTANCE PROGRAM (BAP)

- This program encourages the location and/or expansion of small businesses in the City.
- BAP provides matching funds to new and expanding for-profit businesses in the City to assist in off-setting development fees, including sewer and transportation impact fees, building permit fees and all elements of public right-of-way infrastructure within the City's jurisdiction that may require new installation, repair, replacement or relocation.

BUSINESS DISTRICT PROGRAM (BDP)

- This program encourages the creation of active business associations in the City of Orlando by providing assistance with event sponsorships, which will result in the promotion and growth of the business district.



DOWNTOWN FAÇADE GRANT PROGRAM

- This program provides a grant for façade improvements to retail properties within the Community Redevelopment Agency (CRA) boundary.
- The grant improves appearances, places under utilized space back into use and supports the creation of retail space in Downtown. Eligible façade improvements under the program include: façade rehabilitation, building cleaning, stucco restoration, new store fronts signs, awnings/canopies and up-lighting of historically significant buildings.

NEIGHBORHOOD COMMERCIAL DISTRICT REVITALIZATION PROGRAM (NCDRP)

- This program is designed to provide an interest-free, deferred loan for façade improvements to new and existing commercial property and business owners located in the City of Orlando.

For more information, please contact Business Development Division at 407.246.2821 or visit www.cityoforlando.net/economic/business



M/WBE CITY INFORMATION

M/WBE Certification

The City of Orlando's Minority and Business Enterprise Program is designed to ensure equal contracting opportunities for Minority and Women Business Enterprises (M/WBE). The program focuses on advocacy and providing timely information to M/WBEs to maximize opportunities for meaningful involvement in all areas of contracting. Program services include M/WBE certification procedures, monthly M/WBE registry, mediation and conciliation services, contract compliance investigations and referral service for technical and financial assistance.

Certification with the City of Orlando takes four to six weeks. You may go to: www.cityoforlando.net/admin/mbe to review the City's requirements and for a copy of the certification applications. For more information call 407.246.2623.

M/WBE Business Opportunities through Community Venues

When the City and its Venue partners embarked on the development and construction of a new Events Center, a new performing arts center and a renovated Citrus Bowl, the City was presented with a unique opportunity to make a significant long-term impact in the surrounding communities along with the local community at large.

The plan - the BLUEPRINT - will ensure maximum opportunities are afforded to local and small businesses, along with minority and women-owned businesses, in the construction of the projects and in other opportunities that arise out of the \$1.1 billion Community Venues project. The plan also establishes a workforce program that provides training and apprenticeship programs for residents to work on the Venues projects.

For information on contract opportunities available on the venues projects visit www.cityoforlando.net/venuesprocurement

*For Event Center business opportunities visit:
www.orlandoeventscenter.com*

*For Orlando Performing Arts Center business
opportunities visit:
www.orlandopac.org*

*For Florida Citrus Bowl
business opportunities visit:
www.cityoforlando.net/venues*



The City of Orlando is the first urban district in the Southeast to be selected for the Main Street Program.

How the Main Street Approach Works

Orlando Main Street is an economic development program specifically targeted to provide technical assistance, training and staff support to urban commercial districts in the City of Orlando. Through the Orlando Main Street program the neighborhood and business commercial districts develop long-term strategies to increase the economic power and resources of the districts while pursuing initiatives that build knowledge for the Main Street programs and the businesses they serve. These historic neighborhoods are chosen through a competitive selection process for their unique sense of place and cultural amenities.

Orlando Main Street is a partner with the National Main Street Center, a program of the National Trust for Historic Preservation. The National Main Street Center's Four Point Approach™ of Organization, Design, Promotion, and Economic Restructuring, has been successfully utilized in over 2,000 commercial districts in 40 states.

The Four Points

Organization is the building of consensus and cooperation between groups that play a role in the district.

Design involves improving the district's image by improving its physical appearance.

Promotion involves marketing the district's unique characteristics to residents, shoppers, investors, new businesses, tourists and others.

Economic Restructuring means strengthening and diversifying the existing economic base of the district.

Program Benefits

- Financial Assistance
- Technical Resources and Assistance
- Corporate Partner Program
- Planning Assistance
- Architectural Design Assistance
- Communication and Marketing Assistance
- Business Development Assistance
- Networking

For more information and how to become a Main Street District contact Pauline Eaton at 407.246.3259 or pauline.eaton@cityoforlando.net.



CONTACT INFORMATION

City of Orlando 407.246.2121

Economic Development Department:

Main Line	407.246.2821
Business Development Division.	407.246.3348
City Planning Division.	407.246.2269
PROMPT (Permitting & Code Enforcement)	407.246.4444
Permitting Services	407.246.2271
Code Enforcement	407.246.2686
Graffiti Report Hotline	407.246.4444
Downtown Development Board/ Community Redevelopment Agency (DDB/CRA)	407.246.2555
Minority and Women Business Enterprise (M/WBE).	407.246.2623

Chief Administrative Officer

. 407.246.3091

Housing and Community Development Department

Main Line 407.246.2708

Public Works Department

Main Line 407.246.2266
Solid Waste Management 407.246.2314

Orlando Police Department

Non-emergency Complaint Desk 321.235.5300
Information Desk. 407.246.2470

Orlando Fire Department

Non-emergency Information 321.235.5200

Orlando Utilities Commission Service

Main Line 407.823.9150

Orange County Government

Main Line 407.836.5312
Health Department. 407.858.1400

ELECTED OFFICIALS

Mayor Buddy Dyer

Phone: 407.246.2221 Fax: 407.246.2842

E-mail: Buddy.Dyer@cityoforlando.net

District 1 Commissioner Phil Diamond

Phone: 407.246.2001 Fax: 407.246.3010

E-mail: Phil.Diamond@cityoforlando.net

400 S. Orange Avenue

P.O. Box 4990

Orlando, FL 32802-4990

Aide: Jeanne Rosenthal 407-246-3011

District 2 Commissioner Tony Ortiz

Phone: 407.246.2002 Fax: 407.246.3010

E-mail: Tony.Ortiz@cityoforlando.net

400 S. Orange Avenue

P.O. Box 4990

Orlando, FL 32802-4990

Aide: Ana L. Cruz 407.246.2899

District 3 Commissioner Robert F. Stuart

Phone: 407.246.2003 Fax: 407.246.3010

E-mail: Robert.Stuart@cityoforlando.net

400 S. Orange Avenue

P.O. Box 4990

Orlando, FL 32802-4990

Aide: Jessica Stead 407.246.4059

District 4 Commissioner Patty Sheehan

Phone: 407.246.2004 Fax: 407.246.3010

E-mail: Patty.Sheehan@cityoforlando.net

400 S. Orange Avenue

P.O. Box 4990

Orlando, FL 32802-4990

Aide: Chase Smith 407.246.2106

District 5 Commissioner Daisy W. Lynum

Phone: 407.246.2005 Fax: 407.246.3010

E-mail: Daisy.Lynum@cityoforlando.net

400 S. Orange Avenue

P.O. Box 4990

Orlando, FL 32802-4990

Aide: Marcia Davis 407.246.3014

District 6 Commissioner Samuel B. Ings

Phone: 407-246-2006 Fax: 407-246-3010

E-mail: Samuel.Ings@cityoforlando.net

400 S. Orange Avenue

P.O. Box 4990

Orlando, FL 32802-4990

Aide: Cynthia Wilson 407.246.3016

Economic
Development
Department

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Phone 407.246.2821

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www.cityoforlando.net/economic

