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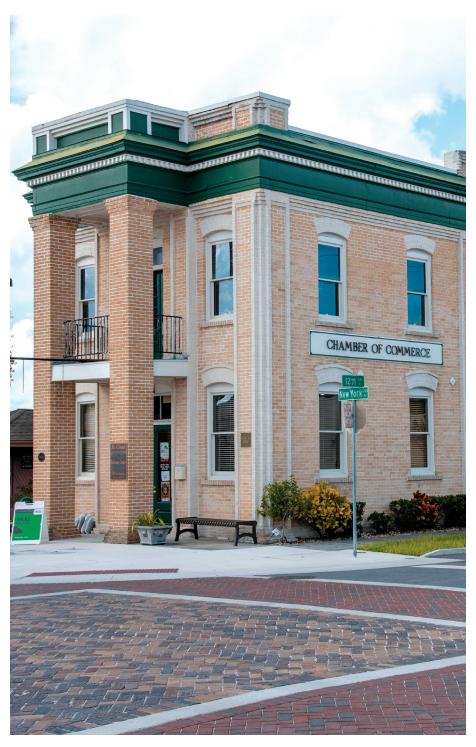
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I. INTRODUCTION

Welcome! Congratulations on starting the process of opening your business in the City of St. Cloud. We are excited to have you here. The City of St. Cloud is proud to provide its residents a place to work, live, and play. The City is currently experiencing rapid growth in population and development. So, in an effort to help you navigate through the City's processes for starting a business, we would like to provide you with useful information.

This Business Start-Up Guide will provide you with information on starting your business, help choosing a location for your business, what to expect of the City's development process, and lastly, what licenses and/or City Permits are needed to operate your business.





II. STARTING YOUR BUSINESS

PROPERTY RESEARCH

The City of St. Cloud Economic Development Division offers no-cost site selection assistance. Looking to relocate? Can't find the perfect location? Look no further than the City of St. Cloud! Our robust, free database contains real-time real estate information on commercial and industrial properties listed for rent and/or sale in the city limits. Customize your search by size requirements, demographics, building type, building size and more. Interested? Visit *Site Selection Assistance*

Please remember to check with the Zoning Division to get the zoning information of city properties prior to committing to a lease or purchase agreement.

BUSINESS DEVELOPMENT AND RECRUITMENT

The City of St. Cloud Economic Development Division's goal is to create economic prosperity by diversifying industries, investing in workforce development, and promoting destination locations. We are here to help your business become part of the St. Cloud community. We offer financial and technical assistance to attract and retain businesses. We are your first stop for St. Cloud business resources, relocation, and expansion assistance. Our office offers a variety of incentives for qualified targeted industries in Aerospace, Information Technology, Life Sciences, Healthcare and Manufacturing. Financial assistance is available for businesses seeking relocation into St. Cloud and create a minimum of 10 jobs, at 115% of the county average wage. Examples of offered incentives are:

- Expedited Permit Processing
- Construction/Tenant Improvement Grants
- Development Review Fee Reimbursement
- Building Permit Fee Reimbursement
- Equipment Grant
- · Chamber of Commerce Membership

The Economic Development Division also provides incentives for qualifying downtown businesses. Qualifying businesses can apply for the following incentives:

- Impact Fee Assistance Program
- Rental Subsidy for Incubator Program Graduate Companies
- Redevelopment and Construction Grant Program
- Marketing Assistance Grants
- Business Tax Receipt Reimbursement
- Special Event Grants

RESEARCH AND DATA RESOURCES

The City of St. Cloud has an extensive pool of resource tools. We provide comprehensive data sets and tools to help take your business to the next level. We help businesses find their customers with the market research and business intelligence needed to succeed. Our business intelligence tools enable businesses to introduce products and services at strategic times increasing your customer base and retaining existing customers. We provide real-time information on demographics, market conditions and workforce data. We proudly partner with organizations in the Central Florida area that conduct research and statistics, including:

Osceola County's Economic Development Office

The city is part of the Greater Osceola County Community. As so, statistics and data information in the area is collected by Osceola County. Please visit the *Osceola County's Economic Development Office Website* for more information.

There are more than 1,800 registered businesses in the city.

Small Business Assistance

ST. CLOUD CHAMBER OF COMMERCE

The St. Cloud Chamber is dedicated to advancing the general welfare and prosperity of the area, improving the business climate, advocating on behalf of its members and offering educational support through seminars, publications and business planning and mentoring. The Chamber can offer businesses technical assistance and a variety of services to advance your business. Visit *St. Cloud Chamber of Commerce* for more information.

ST. CLOUD MAIN STREET

The St. Cloud Main Street Program is a comprehensive revitalization program designed to encourage ongoing economic development in conjunction with historic preservation. This is accomplished through the promotion of our Historic Downtown and its businesses, in various media platforms. St. Cloud Main Street provides business services such as grants for marketing and other resources to entities in the Downtown area of the city. Visit *St. Cloud Main Street* for more information.



SMALL BUSINESS ADMINISTRATION (SBA)

The SBA is an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA continues to help small business owners and entrepreneurs pursue the American dream. It is the only cabinet-level federal agency fully dedicated to small business and provides counseling, capital, and contracting expertise as the nation's only go-to resource and voice for small businesses. For more information, visit *SBA* for more information.

SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

The Florida SBDC Network (SBDC) delivers, through certified professionals, training and information to help businesses succeed and create positive impact for the Florida economy, while providing value for its stakeholders. SBDC offers local workshops on a wide range of business topics, counseling, and business development programs for both start-ups and existing businesses. Call 407-847-2452 for more information.

PROSPERA

A nonprofit economic development organization designed to offer bilingual business assistance to Hispanic small business owners. Its mission is to help start, sustain, and grow Hispanic-owned businesses to achieve community prosperity. For more information, please visit *Prospera*.

BLACK BUSINESS INVESTMENT FUND (BBIF)

The BBIF's mission is to develop and promote Black business enterprises through education, training, loans, investments, and other activities and aggressively promote an atmosphere conducive to entrepreneurial development. For more information, please visit **BBIF**.



ORLANDO ECONOMIC PARTNERSHIP

The City of St. Cloud partners with the Orlando Economic Partnership in business attraction efforts to recruit target industries to the Central Florida Area. For more information, please visit *The Orlando Economic Partnership*.

For more information on Economic Development, please contact the Economic Development Division at 407-957-7234 or **economicdevelopment@stcloud.org**.

Or visit St. Cloud Economic Development.

State Business Registration

The State of Florida requires businesses to register through the Florida State Department Division of Corporations. Companies cannot operate in the State without registering their business name, fictitious name, and/or trademark. (This is the first step, as the City of St. Cloud will require proof of registration with the State of Florida in order process your Business Tax Receipt.) Therefore, "SunBiz" registration should be one of the first steps towards the creation of your business.

To register your business please visit **Sunbiz.org**.

How to Obtain a Federal Employer Identification Number (EIN)

A Federal Employer Identification Number (EIN) is a nine-digit number used by the IRS to identify the tax accounts of employers and certain others who have no employees.

Do I need an EIN?

If any of the following questions apply to you, you will need an EIN:

- Do you have employees?
- Do you operate your business as a corporation or a partnership?
- Do you file any of these tax returns: employment, Excise, or alcohol, tobacco and firearms?
- Do you withhold taxes on income, other than wages, paid to a non-resident alien?
- Do you have a Keogh plan?
- · Are you involved with any of the following types of organizations?
 - Trusts
 - Estates
 - Real estate mortgage investment conduits
 - Non-profit organizations
 - Farmer's cooperatives
 - Plan administrators

To obtain an EIN number, you must fill out and IRS Form SS-4 and file it with the IRS. To apply for an EIN number, please visit the *IRS*.

State Professional Licenses

In addition to registering your business name with the State of Florida, you may need to apply for a license with the State depending on the type of business you would like to operate.

The Florida Department of Business and Professional Regulation (DBPR) is responsible for the licensing and regulation of businesses throughout the State. The following are some of the businesses regulated by the DBPR:

- Barbershops
- Certified Public Accountants
- Real Estate
- Hotel & Restaurants

- Cosmetology
- Engineers
- Contractors
- Construction Industry

If you are unsure if your business needs a state license from the Florida Department of Business and Professional Regulations, please visit the **DBPR**.

The Florida Department of Agriculture Consumer Services **Division** regulates businesses such as food establishments, pest control, gas stations, and others.

For more information please visit *Consumer Services*.

The Florida Department of Health issues State Licenses to businesses and individuals in the health and wellness profession. These licenses include, but not limited to, medical offices, laboratories, tattoo establishments, and massage therapists.

For more information please visit Florida Health Department.

The City awarded more than \$321,000 in COVID-19 assistance, helping to retain 440 jobs during the pandemic.

III. CHOOSING A LOCATION

Zoning

The location of your business must be in an area properly zoned for the type of use proposed. The City of St. Cloud set detailed zoning requirements based on the determination of locations deemed appropriate for different business types.

For Your Information: It is strongly recommended for business owners to verify the zoning district of the property of interest prior to signing a lease agreement. Doing a zoning check will help minimize delays, costs, and/or the inability to use the property due to improper zoning.

Please contact the Planning & Zoning Division at 407-957-8427 or *planning@stcloud.org* if you would like to know the zoning of a property.



Description of Zoning Districts

The city has a variety of zoning districts. For a description of Commercial and Industrial Zoning uses, please see the following:

COMMERCIAL ZONINGS:

P-Professional District

Designed for office and medical uses. Intended to be less impactful in vehicular traffic to adjacent residential properties.

NB-Neighborhood/Business District

Geared towards providing services to those areas predominantly residential in nature that requires some service establishments and shops.

HB—**Highway Business**

Established to accommodate high commercial retail and services in areas of high vehicular traffic.

BC—Business Commercial

Designed to serve nearby residential properties with retailing and selected services within less traveled arterial corridors.

CBD—Central Business District 1 and 2

Created for the purpose of providing the Downtown with pedestrian friendly uses in an area of high concentration of people.

INDUSTRIAL ZONINGS:

Industrial District 1, 2 and 3

Designed to accommodate intense uses not compatible with regular commercial uses. This includes, but not limited to, research, technological applications, industrial, and manufacturing development.

Permitted, Conditional, and Change of Uses

PERMITTED USES:

These are business types that are suitable to operate in the zoning district based on their operation type and density. Nevertheless, there are other considerations to take into account when selecting a property for a specific use such as, but not limited to, parking requirements.

CONDITIONAL USES:

Conditional uses are those uses that are not necessarily deemed the best fit for the area but may bring a unique benefit to the area. Conditional Uses require a separate application and approval by the City Council. The City Council can place conditions on the use such as hours of operations and/or additional constructions to alleviate impact to surrounding properties.

CHANGE OF USES:

Changes in the occupancy of a building may trigger review by the City to ensure the building has the correct infrastructure to support the new proposed use. This is an administrative review done by City Staff after the submittal of a Change of Use Application. The Land Development Code identifies the following uses as automatically requiring a Change of Use review:

- 1. Automobile (all sub-uses)
- 2. Boat repair/boat service
- 3. Assembly (including places of worship, childcare)
- 4. Restaurant
- Industrial
- 6. Gymnastic/health spa facility
- 7. Pet grooming
- 8. Pawn shops
- 9. Pain clinics

For more information regarding permitted uses, conditional uses, and change of uses, please contact the Community Development Department at 407-957-8427 or *planning@stcloud.org*

Or visit List of Permitted Uses

Water/Sewer Availability

Please be aware that the City of St. Cloud provides and manages its own water and wastewater systems. For information about existing water, sewer, and reuse water infrastructure contact the City's Environmental Utilities Department at 407-957-7344 or *customerservice@stcloud.org*. On request, The Environmental Utilities Department can help the business applicant determine if the utilities are available for connection or if an extension is needed.

UTILITIES EXTENSION AND CONNECTION PROCESS:

If utilities extensions are needed to provide service to the proposed business, the business applicant is required to attend a pre-application meeting. Pre-application meetings can be scheduled through the City's Community Development Department (for areas within the City's limits) or through the Environmental Utilities Department (for areas outside the City's limits but within the utilities service boundary area). In a pre-application meeting, City staff will go over the next steps:

- Plan and submittal requirements
- Permits
- Fees
- Notice to Proceed requirements



IV. CITY'S DEVELOPMENT PROCESS

Development Review Committee (DRC)

If your property is properly zoned for the type of business you are proposing, that means you are ready to begin the development process with the City.

PRE-APPLICATION MEETING:

It is strongly recommended for applicants to schedule a Pre-Application Meeting with City Staff prior to submitting a development review application. The pre-application meeting provides the applicant with information on the property and requirements for DRC submittals and possible project schedule.

To schedule a Pre-Application Meeting, please contact the Community Development Department at 407-957-8427 or *planning@stcloud.org*

SITE DEVELOPMENT PLAN REVIEW:

Projects involving land development (other than subdivisions), including those without structures such as parking lots, and which involve the construction of any facility require a Site Development Plan (SDP). Included with this definition are projects that involve alterations or conversion of existing structures.

The review process involves the submittal of a development review application, proposed site plans, fees, and supporting documents.

Exceptions:

Revisions and/or modifications to approved site development plans while under construction which do not increase the gross square footage of a building, does not alter infrastructure, and/or improvements are necessary to serve the site. Site Development Plan modifications are approved administratively.

Mini-Site Development Plans: changes to existing development should not require a full site development process if the propose change fits the following criteria:

- 1. All infrastructure exists on the site to service the site.
- 2. Site engineering is not required for the development of the site.
- 3. Parking meets all parking code requirements or no more than six parking spaces are being added to the site.
- 4. Square footage of the proposed structure does not exceed 1,500 square feet.
- 5. The proposed development does not significantly alter the traffic circulation system or significantly change the use of the property.
- 6. The existing site meets all stormwater management requirements.

Minor Site Development Plan: Changes to existing development to extend water, sewer and reuse water services or provide fire protection (minor site plan). Minor site plans shall require the approval of the Environmental Utilities and Fire Departments when the proposed new service site for water, sewer and reuse water services or fire protection meet the following criteria:

- 1. The plans do not include the addition of a publicly maintained sanitary sewer lift station.
- 2. The site is already in use with existing multi-family or commercial structure(s) in place.
- 3. The existing site meets all stormwater management requirements.
- 4. The site can be served by a service extension.
- *Note: Site Development Review Committee approval is required prior to the issuance of a building permit.

For more information regarding the Site Development Review process and exemptions, please contact the Community Development Department at 407-957-8427 or *planning@stcloud.org*

Notice to Proceed (NTP)

Obtaining a Notice to Proceed (NTP) is the step in the development process that follows the approval of a Site Development Plan. After a Site Development Plan is approved, developers must schedule a pre-construction meeting with the City's Public Works Department. The pre-construction meeting is geared towards listing the required documentation needed to obtain an NTP. An NTP is required prior to the start of construction on any project. The NTP will be issued once the required documentation is received by the Civil Engineering Division. An NTP required documentation includes, but not limited to, the following:

- South Florida Water Management District Permit
- Florida Department of Environmental Protection Permits
- Shop Drawings
- · Required fees

For more information regarding the Notice to Proceed process, contact the Public Works Department at 407-957-7344 or *publicservices@stcloud.org*

Impact Fees

Impact Fees are required for new development or any intensification of the use for existing property within the City. Impact fees may also apply to changes in businesses for existing structures. Impact Fees are used to fund the capital improvements needed to take on the increase in traffic and serving the increase of residents and/or visitors. The rate of fees varies depending on the proposed project.

For more information on *Impact Fees*, visit Impact Fees or contact the Environmental Utilities Department at 407-957-7264.

Building Permits

Building permits are required for new constructions, alterations, and renovations of a new and/or existing structure. A building permit must be obtained prior to the start of work. The City of St. Cloud's Building Department is in charge of the processing of building permits and ensuring the construction is to Florida Building Code standards and Fire Code.

Please visit the Building Department's website at **Building Permit Information** or contact the Building Department at **buildingpermits@stcloud.org** or 407-957-7224 for information on permitting requirements.

CERTIFICATE OF OCCUPANCY

Once building construction for your property has been completed, impact fees have been paid, FDEP permits cleared, and a final building inspection has been performed by a City Building Inspector, a Certificate of Occupancy will be issued for your building. This allows you to legally occupy the building. For questions regarding Certificates of Occupancy, please contact the City of St. Cloud Building Department at *buildingpermits@stcloud.org* or 407-957-7224.

The City had 255,940 square feet of new commercial construction in FY2020, valued at \$28.9M.

V. CITY'S BUSINESS LICENSING

Business Tax Receipt (BTR)

Florida Statute Chapter 205 gives municipalities like the City of St. Cloud the power to collect a Business Tax Receipt (BTR) for the privilege of engaging in or managing any business, profession, or occupation within its jurisdiction.

The City of St. Cloud requires a BTR registration for every business located within its city limits. No business shall operate without the City's issuance of a BTR. Failure to obtain and/or renew a BTR can incur penalties and possible Code Enforcement actions.

COMMERCIAL BTR

Commercial businesses are those located in commercial and/or industrial buildings. A BTR is required to be applied for to be able to operate the allowable use in the property. A commercial BTR requires the following documents:

- Sunbiz registration
 - Fictitious name registration if applicable
 - No Sunbiz registration is needed if an applicant is using his/her first and last name as the business name
- State License Registration, if needed
- Business Tax I.D. (FEIN) number
- Completed BTR application
- Payment of fees

From 2015 to 2020, jobs increased by 18.9% in the 5 St. Cloud zip codes from 14,934 to 17,755. This change outpaced the national growth rate of 6.2% by 12.7%. In fact, jobs are projected to grow by 1,977 over the next 5 years.

HOME/MOBILE BTR

Businesses using a residential address as their office are required to apply for a Home/Mobile Business Tax Receipt. For a Home BTR to be issued, the business must fit the definition of a "home occupation", as defined in the Certificate of Use section below. A Home/Mobile BTR requires the following documents:

- Sunbiz registration
 - Fictitious name registration if applicable
 - No Sunbiz registration is needed if an applicant is using his/her first and last name as the business name
- State License Registration, if needed
- Business Tax I.D. (FEIN) number
- Completed Home BTR application
- Payment of fees

1099-EMPLOYEES

Independent contractors who are not an employee of a business that currently has a BTR must apply for their own BTR. A Department of Business and Professional Regulation license does not exempt a professional from registering a BTR. Examples of 1099-employees are:

- Barber/Beauticians
- Doctors
- Consultants

A 1099-Employee BTR requires the following documents:

- State License Registration
- Business Tax I.D. (FEIN) number
- Completed 1099-Employee BTR application
- · Payment of fees

LANDLORD BTR

In the City of St. Cloud, landlords are required to obtain a Landlord BTR when renting a property in the City. Landlords are allowed to obtain a single Landlord BTR to cover all of their rented properties, residential and/or commercial. The following are needed to apply for a Landlord BTR:

- Completed Landlord BTR Application
- Proof of property ownership
- Payments of fees

EXEMPTIONS

F.S. 205 identifies certain businesses and circumstances that allow for a waiver on BTR fees. Examples of exempted businesses are:

- Registered Nonprofits
- Places of worship
- Honorably discharged veterans
 - Spouses and/or widow
- Low-income households below 130% of the poverty level

An exemption from BTR means a business does not pay the BTR fees. However, the business must sign and notarize an exemption affidavit and submit proof of exemption as part of their BTR application packet.

For more information on BTRs, please contact the Community Development Department at 407-957-8427 or **businesslicenses@stcloud.org** or **Local Business Taxes**.

Certificate of Use City Requirement

By the City issuing a Certificate of Use (COU), the City is granting approval for a business to occupy any office, industrial, commercial, or residential building within City limits. Therefore, A COU is required for every entity that has a physical presence in the City.

COMMERCIAL COU

The City issues Commercial COUs to entities verifying the location complies with all zoning and building regulations. Therefore, businesses apply for a COU once the City has verified the zoning is appropriate for the type of business taking place in the building.

Typically required documents:

- Proof of ownership or property lease agreement
- Completed Certificate of Use Application
- · Payment of fees
- Passing of a New Business Inspection

NEW BUSINESS INSPECTION (NBI)

All new commercial businesses are required to pass a New Business Inspection (NBI) by the Fire Department. An NBI is the last step prior to a business being able to begin operations. An NBI looks for, not limited to, the following items to ensure the business is safe to conduct operations:

- Proper type and installation of fire extinguishers
- Exit signs in place and functioning
- No exposed wires
- Accessible electric panels
- Exit doors function properly
- Businesses protected by a sprinkler system will need to provide a key for the front door to place in a fire department access box on the building
- All permits for renovations completed and approved
- Up to date inspections on fire sprinklers, alarms, suppression systems

YEARLY FIRE INSPECTION

The City of St. Cloud's Fire Department inspects commercial businesses yearly to ensure safety procedures are followed. These inspections are performed randomly.

For more information on Fire Department's NBI and Yearly inspections, please contact the Fire Department at 407-957-8484.

HOME/MOBILE COU

The City of St. Cloud issues COUs to home/mobile businesses. A COU for home/mobile businesses are given to those proposed businesses that meet the definition of a home occupation under the City of St. Cloud Land Development Code.

HOME OCCUPATIONS

The City of St. Cloud Land Development Code defines home occupations as an occupation conducted entirely within a dwelling unit, provided that all the specifications of the Land Development Code are being followed. Some of the **prohibited** businesses from home are as follow:

- Beauty/barber shops
- Outdoor repairs
- · Food processing
- Group instructions
- Photographic studios

Business owners are required to sign and notarize an affidavit certifying they will follow the requirements of a home occupation.

Typically Required Documents:

- Proof of homeownership/signed and notarized property owner affidavit (if renting)
- Completed home/mobile Certificate of Use Application
- Payment of fees

For the full home occupation definition, please contact the Community Development Department at 407-957-8427 or businesslicenses@stcloud.org

Or

Home/Mobile BTR & COU

Signage

Now that you are ready to open your doors, you will need to announce yourself to the community and there is no better way to do so than with a sign. The City of St. Cloud requires a building permit for business signage. Furthermore, there are sign regulations in place that must be adhered to. Sign regulation can be viewed online following the following links:

Sign Regulations

Please contact the Zoning Division for more detailed information on the City's Sign Regulations at **zoning@stcloud.org**.

The City processed 6,126 permits in FY2020.

VI. CONTACT INFORMATION

City Contacts

Building Department

407-957-7224/ buildingpermits@stcloud.org

Community Development

407-957-8427 / planning@stcloud.org

Community Redevelopment Agency

407-957-7235 / https://www.stcloud.org/652/Community-Redevelopment-Agency-CRA

Economic Development Division

407-957-7234 / economicdevelopment@stcloud.org

Environmental Utilities

407-957-7344 / environmentalutilities@stcloud.org

Finance Department

407-957-7315 / finance@stcloud.org

Fire Department

407-957-8488 / fireadministration@stcloud.org

Public Works Department

407-957-7344 / publicservices@stcloud.org

Parks and Recreations Department

407-957-7243 / parksandrecreation@stcloud.org

Procurement Services

407-957-7212 / Purchasing@stcloud.org

Outside Agencies

St. Cloud Chamber of Commerce

407-892-3671 / http://stcloudflchamber.com/

St. Cloud Main Street

407-498-0008 / https://www.stcloudmainstreet.org/

Osceola County

407-742-0200 / https://www.osceola.org/

Osceola County Tax Collector

407-742-4000 / https://osceolataxcollector.org/

Florida Department of Business and Professional Regulation

850-487-1395 / http://www.myfloridalicense.com/dbpr/

Division of Corporations—State of Florida (Sunbiz)

corphelp@dos.myflorida.com

https://dos.myflorida.com/sunbiz/

Florida Department of Health—Licensing & Regulations

http://www.floridahealth.gov/licensing-and-regulation/index.html

Florida Department of Agriculture

https://www.fdacs.gov/

IRS—EIN Number

https://www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers

