


PETALUMA
SONOMA COUNTY
CALIFORNIA-USA

BUSINESS TOOLKIT

**FERTILE
GROUND
FOR
DOING
BUSINESS**



PETALUMA
SONOMA CO

**FERTILE
GROUND**
FOR

BAY AREA ACCESS



WELCOME TO PETALUMA!



Dear Business Colleague:

Are you launching, expanding or relocating a company? We know it can be a daunting process, even for experienced business professionals.

There are local, state and federal agencies to contact, forms to fill out, and fees to be paid, as well as space to find, equipment to buy and talent to attract. To add to the pressure, everything must get done while you're operating from your original location or working at your current job.

In Petaluma, we're dedicated to helping businesses start—and grow.

Our **ECONOMIC DEVELOPMENT DIVISION (EDD)**, in particular, provides:

- Insight into city processes, fees and regulations
- Opportunities to learn about and network with other business leaders
- Information about and assistance with economic development incentives

Each year Petaluma's Economic Development Division assists hundreds of businesses start, expand or relocate in Petaluma. This Toolkit represents the sum of that experience, and the department's desire to facilitate the experience for other businesses.

We encourage you to review the guide completely and then go to **PETALUMA.OPENCOUNTER.COM**. Once there, you'll be able to provide information about your project and receive a customized report on the permits, licenses, and estimated fees that might be involved.

Finally—be sure to discuss your business plans with an EDD staff member **BEFORE** you sign a lease or purchase equipment. We're here to help.

Sincerely,

A handwritten signature in black ink, appearing to read "Ingrid Alverde".

Ingrid Alverde

Economic Development Manager

707-778-4549

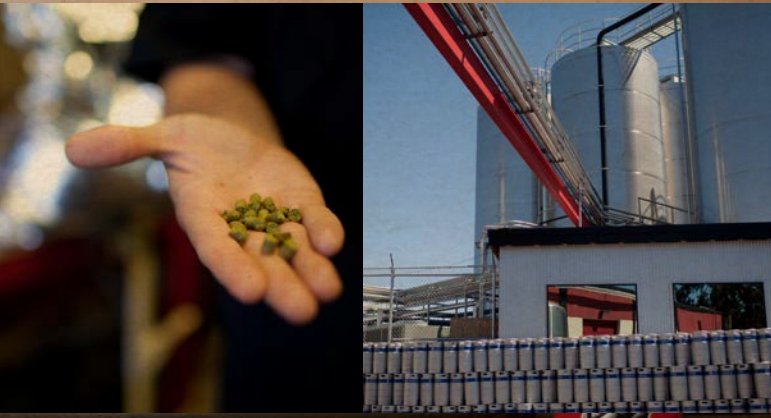


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BUSINESS 101: A CHECKLIST

Every business is different. But all businesses need to comply with general operating requirements. Here's our list to get you started.



1. CREATE A BUSINESS PLAN

A business plan will help you clarify your business goals and identify action steps for achieving those goals. A business plan is also important for investors, who will typically ask to see your roadmap to profitability.

TO-DO'S:

- Contact Petaluma's Economic Development Division to discuss your specific business idea (econdev@ci.petaluma.ca.us).
- Take a class with the Small Business Development Center (SBDC) to ensure you're on the right path.
- Contact the Sonoma County Economic Development Board to receive customized market analysis, prospect lists and demographic information.
- Get business plan assistance and a business mentor from the SBDC or SCORE.

2. PLAN FOR LOCATION & WORKSPACE NEEDS

Petaluma's land/building use requirements and safety codes affect businesses in a wide variety of ways, from the way a space is used to how equipment is installed. Before you start a search for commercial space or set up shop at home, make a list of everything you'll be doing in the space. This will help you identify what type of space you'll need, as well as think through special inspections or permits you'll need to do business.

TO-DO'S:

- Go to petaluma.opencounter.com to research where in the City your business might be allowed and to scope permit requirements.
- Request a personalized real estate search from the Economic Development Division (econdev@ci.petaluma.ca.us).
- Read the tip-sheet "5 Questions to Ask Before You Sign a Lease" and follow the suggestions.
- Contact the Planning Division to verify zoning on any space you're considering.

3. IDENTIFY BUSINESS LICENSE AND PERMIT REQUIREMENTS

You'll need to give your business a name, decide what legal structure it will follow, and then apply for applicable business permits and licenses required by the City and other agencies.

Completing these steps involves time and money. Help from legal professionals and business consultants might help you stay on track and within budget.

TO-DO'S:

- Visit calgold.ca.gov to identify which permits and licenses you might need.
- Research City of Petaluma requirements at petaluma.opencounter.com
- Based on your research, contact the relevant agencies to understand the requirements.
- Consult with appropriate business professionals and start completing applications!



4. PLAN FOR EQUIPMENT

Before you purchase equipment (especially if it's been previously owned), be sure to identify where you might need special permits or inspections. Petaluma is in an earthquake zone that requires specially designed equipment. As a general rule, permits and inspections are required for equipment that is bolted to ceiling, floor or wall; emits fumes or smoke; makes noise; or discharges waste including water.

Permits and inspections are also required for all storage systems higher than 12" feet (known as high piled storage) and for storage of flammable materials (including certain fabric or paper products).

TO-DO'S:

- Create a list of the equipment you will need and how that equipment will be installed.
- Contact the City's Building and Fire Prevention Divisions to confirm equipment-related permit and inspection requirements.
- Research state incentives at: petalumastar.com/incentive-reimbursement/
- Businesses that make, prepare, or serve food/beverages should contact the City's Environmental Services Division to discuss grease trap requirements.

5. GET FUNDED

Financing a start-up can be tough, especially for first-time entrepreneurs. A solid business plan and realistic budget will strengthen your pitch for cash. Be sure to investigate grants and small business loans offered by state and federal government agencies. Banks and credit unions—particularly local ones—are also worth looking into. Take stock of your savings, and be prepared to ask family/friends for help.

TO-DO'S:

- Update your budget based on your space and equipment needs assessment.
- Start asking for money—use the financing resources included in this toolkit.
- Contact the Small Business Development Center to fine-tune your budget and get financing help.

6. NETWORK FOR SUCCESS

Petaluma business leaders like to collaborate, and they do so through many different channels, including philanthropic organizations. Decide which channels fit your personality and business model, and then network for success.

TO-DO'S:

- Review the list of networking resources included in this toolkit.
- Contact the Economic Development Division to learn about free or low-cost networking events in the community.



MAP OUT PERMITS AND ESTIMATE COSTS
PETALUMA.OPENCOUNTER.COM

SPACE:
REQUIREMENTS
& RESOURCES



5 QUESTIONS TO ASK BEFORE YOU SIGN A LEASE

1. HOW AND WHEN CAN THE SPACE BE USED?

Before you seriously consider a space to lease or purchase, it's important to confirm which types of business activities are allowed there.

As a first step, you'll want to check the location's zoning* designation and see whether your business would be permitted; permitted with a conditional use permit (CUP); or prohibited. You can do that through the Zoning Portal at petaluma.opencounter.com or by contacting the City's Planning Division, in person or via email at petalumaplanning@ci.petaluma.ca.us.

Planning can also help you identify if there are limitations related to operating hours (which would influence your company's ability to have a 24-hour operation); or truck traffic (which might affect the ease with which you receive and ship products).

*Learn more about zoning on page 13 of this toolkit.

2. HOW WILL YOUR PROPOSED USE OF THE SPACE AFFECT ITS COMPLIANCE WITH LOCAL, STATE AND FEDERAL BUILDING CODES?

A space might have the right vibe and the right location, but it won't be the right space for you if it requires a large investment of time and money to bring it "up to code" for your business needs.

Be sure to spend extra time on due diligence to identify whether a property would be subject to codes related to:

- Zoning, such as needing a conditional use permit (CUP)
- Changes in use, e.g., from retail to restaurant
- Location within a historic district
- Changes in occupancy (triggers the need for sprinklers)
- Americans with Disabilities Act (ADA) compliance

3. WILL RENOVATIONS BE REQUIRED? IF SO, WHAT PERMITS AND FEES WILL BE TRIGGERED?

Renovations take time and money, not just to get designs sketched and construction finished, but also to get plans reviewed, permits pulled and inspections completed.

Some businesses will hire a licensed design or construction professional, such as an architect or a contractor, to help them evaluate potential locations with Petaluma's permit requirements and design review process in mind.

Other ways to scope permit requirements and estimate fees include:

- Go through the interactive process at petaluma.opencounter.com.
- Contact each City Division individually – by phone, email, or in person.
- Get input from staff via the Development Review Committee (DRC).



4. HOW DOES THE SPACE SUPPORT YOUR WASTEWATER, EMISSIONS AND HAZARDOUS WASTE DISPOSAL NEEDS?

Do some research about fees and requirements related to what you put down the drain, in the air or in the hazardous waste bin. Think about how the space might increase your environmental footprint—or minimize it through better workflow on the manufacturing floor or closer proximity to employees and transportation.

If your business involves food and/or beverages, contact the City's Environmental Services Division to learn about sewer and water requirements.

5. IS THERE ACCESS TO BROADBAND, WATER AND GAS/ELECTRIC?

A building that hasn't been updated since the 1950s might pose challenges to a company with 21st century plumbing and gas/electrical needs. Another issue, even in newer buildings, is broadband. Get details from your broker, and then confirm the information with other businesses in the neighborhood as well as city staff. Contact local carriers for more information.





LAND & BUILDING USE IN PETALUMA

The following documents describe Petaluma's Land & Building Use plans and policies. Contact the Planning Division for guidance on your business or development project.

THE GENERAL PLAN

This document outlines a vision for Petaluma's long-range physical and economic development and resource conservation through 2025. All land/building use decisions are made in accordance with this plan.

IMPLEMENTING ZONING ORDINANCE (IZO)

The IZO provides detailed information about Petaluma's zoning districts, including:

- The name and a brief description of each district
- The permitted, conditionally permitted, and prohibited uses for each district
- The development standards for each district, including requirements for building location and height; minimum lot size; parking; and landscaping

This document is relevant if you are looking at space *anywhere* within the City limits.

CENTRAL PETALUMA SPECIFIC PLAN

The City of Petaluma Central Petaluma Specific Plan outlines land development goals and policies for properties located in Petaluma's *central core*. Review the document or talk to staff in the Planning Division to find out if this applies to you.

SMART CODE (DOWNTOWN PETALUMA)

The SMART Code provides detailed zoning and development information for land and structures in Petaluma's downtown core. This document is relevant if you are looking at space located within the *downtown core* boundaries.

SPECIAL PLANS

The City has adopted special plans that provide specific details and development guidance for sites around the Petaluma River, near downtown and in other areas. Also, some areas are governed by special zoning districts called Planned Unit Developments. Below is a list of some of those plans. If you are developing or improving a building in or near these areas, these plans may apply to you.

- Bike and Pedestrian Master Plan
- River Enhancement Plan
- Corona / Ely Specific Plan
- Sonoma-Marin Area Rail Transit (SMART) Station Master Plan
- Downtown Historic District Guidelines
- Planned Unit Development Guidelines

ACCESS THESE DOCUMENTS AT WWW.CITYOFPETALUMA.NET/CDD/PLANNING.HTML



ZONING

WHAT IS IT?

The City's Zoning Ordinance—usually referred to as simply “zoning”—is the set of rules that describes **WHAT** types of activities are allowed within the City, **WHERE** these activities can occur, and **HOW** physical structures and land parcels can be developed or changed to accommodate these activities.

The Zoning Ordinance divides the City into different zones (or districts), each of which allows specific activities and types of development. The Zoning Ordinance also establishes requirements about parking, landscaping, building height, and other aspects of life.

Put together, these rules help the City change and grow while still ensuring public health and safety, promoting economic well-being, and preserving the community's feel and aesthetic.

WHEN DOES IT MATTER?

Zoning is an important factor to consider when making decisions about:

- Finding a suitable location to start or expand your business
- Adding new activities to your business – for example, a restaurant that wants to add a live music venue or a distributor that wants to start manufacturing its own products
- Changing your business in a way that produces noise, smells, or other nuisances
- Expanding your hours or adding a night shift
- Building or renovating space, especially in a historic district
- Installing a sign that can be seen from outside your building
- Leasing space in your building to another business
- Conducting business activities from a residence
- Changing the exterior of a building

GET HELP

We've said it before and we'll say it again—it's critical that you contact the City before you sign a lease or purchase agreement, add new types of activities in your building, or begin a construction or renovation project.

The City offers the following resources to help:

- Petaluma.opencounter.com: See where your business would be permitted within the City and check zoning for specific locations.
- Planning Division: Confirm zoning and identify Planning requirements for specific locations.
- Fire Prevention: Learn if the space would need to be modified to allow your type of occupancy and/or would need sprinklers or emergency access modifications.
- Environmental Services: Check requirements for serving, preparing, or manufacturing food and beverages in the space you're considering.
- Economic Development: Get help understanding zoning rules and navigating the process.



DEVELOPMENT REVIEW PROCESS & FEES

THE PROCESS

The City's Development Review process ensures that equipment installations, business operations, and construction projects undertaken within the City limits meet building and safety requirements as well as the City's community development goals. The process applies to both commercial and residential projects and is set up so that the City's rules are applied equally to all projects.

The Development Review Process includes staff from multiple City Departments. Sometimes, it also includes the City's Planning Commission and the City Council. The process involves advising applicants, reviewing plans, and soliciting public input as necessary to make sure the project meets the City's requirements and requirements from other agencies.

PERMIT & INSPECTION FEES

Petaluma's permit and inspection fees are set up to recover the cost of processing the permit or completing the inspection.

Some permits/inspections have a flat fee, while others are based on the valuation of the project. Depending on the permit or inspection, either full payment or an upfront deposit must be made when the permit application is submitted. Except for certain wastewater fees, all fees must be paid in full before the permit is issued.

To estimate the permit or inspection fees that might apply to your project, see the Fees Schedule or submit a project inquiry at Open Counter (petaluma.opencounter.com). To confirm this estimate, contact staff in the issuing department/division.

IMPACT FEES

The City charges impact/connection fees to pay for additional infrastructure needed as a result of development. You will owe impact and/or connection fees if you are:

- Constructing a new building
- Changing the use of the building
- Adding square footage to an existing building
- Manufacturing food/beverages that will impact the wastewater (sewer) system

To estimate impact/connection fees, please contact the Planning Division (petalumaplanning@ci.petaluma.ca.us).

If your business project will impact the wastewater (sewer) system, please also contact Robert Wilson, Environmental Services Division Supervisor, at rwilson@ci.petaluma.ca.us.

Impact and/or connection fees are collected by the Building Division (cdd@ci.petaluma.ca.us). You will not receive a Building Permit or Final Building Inspection until impact and/or connection fees are paid.



SCOPING REQUIREMENTS & ESTIMATING COSTS

OPEN COUNTER

petaluma.opencounter.com

This interactive online tool asks questions about your project and then issues a customized report based on your answers. Use it to see where your business is allowed within the city, check zoning on specific properties, and identify City permits and fees associated with your project.

Open Counter is especially valuable during the idea and planning phases of a project—before you sign a lease, purchase equipment, or make other financial commitments. Be sure to submit your project name and contact info so that City staff can follow up with support.

STAFF CONSULTATIONS

The City Departments and Divisions involved in development review offer assistance via email, by phone, and in person at their “Counter” (if appropriate). You may or may not be charged a fee depending on what you need.

Each week the Fire Marshal and Chief Building Official hold Free Advice, Consultation, and Education (FACE) hours. FACE hours are designed for questions or plan reviews that can be addressed in 15 minutes or less. Learn more at petalumastar.com/free-permit-help/.

The City’s Plan Reviewer offers a free consult to review standards before a permit application is submitted. Contact clucas@ci.petaluma.ca.us to schedule an appointment.

The Economic Development Division can help you understand requirements and navigate the permitting process, free of charge. Send an email to econdev@ci.petaluma.ca.us.

DEVELOPMENT REVIEW COMMITTEE (DRC)

The DRC is a group made up of City staff from multiple departments. The group meets weekly with business owners, property owners, architects and other relevant parties to discuss specific projects.

The DRC will review projects at all stages of development, enabling business owners to identify and address areas of concern early in a project. Contact the Planning Division at 707-778-4470 to see if this meeting is right for you.



MAP OUT PERMITS AND ESTIMATE COSTS
PETALUMA.OPENCOUNTER.COM



CITY OF PETALUMA PERMITS, LICENSES, & REGISTRATIONS

Note: Most City offices operate on a Monday-Thursday schedule and are closed Fridays and holidays. Please plan accordingly.

BUSINESS LICENSE/TAX CERTIFICATE

FINANCE DEPARTMENT

707-778-4354

bustax@ci.petaluma.ca.us

cityofpetaluma.net/finance/bustax.html

Required of **ALL** businesses located or doing business within the City limits. This permit must be renewed annually. Confirm zoning with the Planning Division before you submit the application, change/add locations within the City limits, or add new types of business activities.

COST & TIMING:

First year applicants pay a flat fee; renewing applicants pay a percentage of the previous year's earnings, based on their type of business. See the Fees page. The application will be reviewed by multiple City divisions and may involve a site inspection by the Building and/or Fire Prevention Division. The review process takes two to six weeks.

BUSINESS LICENSE INSPECTION

707-781-1201

bizcheck@ci.petaluma.ca.us

petalumastar.com/business-safety-inspections/

Required as part of the business license process for new businesses or existing businesses that have moved or added locations. The City's Fire Prevention and Building Divisions will inspect your business to ensure that your business meets minimum requirements for safety and emergency access. This may take place as a standalone inspection or it may be part of another inspection, such as for a building permit.

COST & TIMING:

There is no charge for this inspection. Before you open for business, request an inspection by phone or email. A City staff member will contact you to arrange a date and time for the inspection. Your Business License will be issued once you pass the inspection.

SITE PLAN & ARCHITECTURAL REVIEW (SPAR)

PLANNING DIVISION

707-778-4470

petalumaplanning@ci.petaluma.ca.us

Required when a building exterior is modified or when new buildings or site modifications are proposed. There are two levels of SPARs depending on the size and complexity of the project. Small projects (minor) can be reviewed by staff. Larger projects (major) must also be reviewed by the Planning Commission, increasing the time and cost associated with the permit.

COST & TIMING:

SPARs require special staff review and noticing. Minor SPARs take two to three months to process. Major SPARs require a minimum of six months. SPAR Permits require an initial deposit and are charged based on the time and materials needed to process the review. Please review the Fees page of this toolkit for the initial deposit requirements and contact the Planning Division for an estimate.



CONDITIONAL USE PERMIT (CUP OR USE PERMIT)

PLANNING DIVISION

707-778-4470

petalumaplanning@ci.petaluma.ca.us

Applies to anyone interested in using a building or land for activities designated as “Conditional” under Petaluma’s zoning guidelines, including mobile vendors. CUPs are deemed minor or major depending on the size and complexity of your project. Most minor CUPs are processed and approved by staff (aka, administrative CUPs). Some minor and all major CUPs must also be reviewed and approved by the Planning Commission (and, in rare cases, the City Council), increasing the time and costs associated with the permit.

COST & TIMING:

Conditional Use Permits require special staff review and noticing. Administrative CUPs take two to three months to process. Non-administrative CUPs can take anywhere from six months to one year or more depending on the size and complexity of the project. CUPs require an initial deposit and are charged based on the time and materials needed to process the review. See the Fees page for the initial deposit requirements and contact the Planning Division for an estimate.

HOME OCCUPATION PERMIT

PLANNING DIVISION

707-778-4470

petalumaplanning@ci.petaluma.ca.us

Required when conducting business from home. Ensures neighborhoods are protected from impacts of commercial activities.

COST & TIMING:

This permit is issued in person and requires a visit to the Planning counter and the Finance counter. Home-based child care and adult care facilities are subject to additional requirements and review. See the Fees page for the current flat rate.



PETALUMA'S OPEN COUNTER PERMIT TOOL

PROVIDES ANSWERS 24/7

Interactive website designed to help businesses navigate City requirements for complex projects, like opening a business or expanding into a new space.

PETALUMA.OPENCOUNTER.COM



SIGN PERMIT

BUILDING DIVISION

707-778-4301
cdd@ci.petaluma.ca.us

Required when placing most signs on or beside a business and when refacing signs. Illuminated, wall, and monument signs require permits.

COST & TIMING:

Fees range from 4%-6% of the sign's valuation. The review process involves both Planning and Building. Processing time ranges from one day to several months depending on the sign's complexity and location in the City.

FIRE PERMITS & INSPECTIONS

FIRE PREVENTION

707-778-4389
firemarshal@ci.petaluma.ca.us

Required for all construction to ensure compliance with local, state and federal fire codes. Special fire permits and protection systems are required when changing building occupancy; installing storage systems over 12' high or encompassing 500 square feet; installing certain types of equipment; and other reasons. Tent Permits, Hazardous Materials Permits, Hoods and Ducts, Underground Storage Tanks, and Large Family Day Care require special review. Some permits require an annual inspection.

COST & TIMING:

Plan reviews for projects involving fire prevention team take three to four weeks. Fire Inspections and Permits range in cost depending on the complexity of the project. See the Fees page and contact the Fire Prevention Division for an estimate.

BUILDING PERMITS

BUILDING DIVISION

707-778-4301
cdd@ci.petaluma.ca.us

Required for all construction to ensure compliance with building codes and safety for you, your customers and employees, and the public. Building permits are necessary for building alterations or additions, equipment installations, and plumbing/electrical work.

COST & TIMING:

Commercial building permits cost 4% to 6% of the total project valuation. An initial review of your permit application takes about six weeks. Additional review time will be necessary if changes or corrections to the building plans are needed.



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PETALUMA.OPENCOUNTER.COM



WASTEWATER DISCHARGE

ENVIRONMENTAL SERVICES DIVISION

Robert Wilson
Environmental Compliance Supervisor
rwilson@ci.petaluma.ca.us

Affects businesses that discharge used water or other liquids into the sewer system. Food/beverage-related businesses (including restaurants) typically need to install special equipment, apply for a permit, or both.

COST & TIMING:

Requirements and fees depend on the amount and quality of the water to be discharged. Contact the Environmental Services Division for an estimate.

WATER CONSERVATION

ENVIRONMENTAL SERVICES DIVISION

Robert Wilson
Environmental Compliance Supervisor
rwilson@ci.petaluma.ca.us

Contact the Environmental Services Division before planning to expand or open a water-intensive business. Restaurants and laundromats with efficient appliances may qualify for a discount.

WATER OPERATIONS

WATER OPERATIONS DIVISION

707-778-4546

Contact this Division if you need to add a new meter or upsize an existing meter.

ENCROACHMENT PERMIT

PUBLIC WORKS & UTILITIES

707-778-4303

encroachmentpermits@ci.petaluma.ca.us

Required for activities that encroach on the public right of way, e.g., construction and repair projects; sidewalk sales; outdoor dining; furniture/awnings; dumpsters; bike racks; and other uses.

COST & TIMING:

Encroachment permit fees depend on the scope of your project. See the Fees page and contact the Encroachment Permit counter to verify fees and requirements. Encroachment permit applications take about four business days to review and approve. Permits can be issued over the counter or by email.



CHARLES LUCAS
Plans Examiner, City of Petaluma



SPECIAL EVENT PERMIT

POLICE DEPARTMENT

707-778-4372

cityofpetaluma.net/police/specialevent.html

Required for special events including parades, athletic events and block parties that take place on a city street, sidewalk or city-owned land.

COST & TIMING:

The review time and fees depend on the size and complexity of the event. Applications must be submitted 30 days prior to an event. Contact the Police Department as early as possible in the event planning process to verify costs and requirements.

TEMPORARY USE PERMIT

PLANNING DIVISION

707-778-4470

petalumaplanning@ci.petaluma.ca.us

Required to conduct temporary activities (e.g., Christmas tree lots) that do not comply with a property's zoning rules.

COST & TIMING:

Temporary Use Permits require special staff review. Applications must be submitted 30 days prior to the event. See Fees page for flat fee.

TAXI PERMIT

POLICE DEPARTMENT

707-778-4372

cityofpetaluma.net/police/records.html

Required to operate a taxi within the City limits. Applicants must complete an application, get fingerprinted, and be drug tested by an outside party. Taxi permits are valid for one year and must be renewed annually.

COST & TIMING:

Refer to the Fees page for applicable fees. This permit takes two weeks to process.

SOLICITOR/PEDDLER PERMIT

POLICE DEPARTMENT

707-778-4372

cityofpetaluma.net/police/records.html

Required for people who move from location to location in the City, selling their goods or services. A background check and proof of other applicable permits/licenses are required.

COST & TIMING:

See the Fees page. This permit takes two weeks to process and is valid for 120 days.



MESSAGE REGISTRATION

POLICE DEPARTMENT

707-778-4372

cityofpetaluma.net/police/records.html

Massage professionals must register with the Police Department annually and show proof of California Massage Therapy Council certification. Establishments that offer massage services must register with the Police Department annually and may be subject to a fee-based background check or other requirements.

COST & TIMING:

Refer to the Fees page for applicable fees. This permit takes about 30 days to process.

COMMERCIAL CANNABIS PERMIT

POLICE DEPARTMENT

707-778-4372

petalumastar.com/cannabis-business

Required for businesses that incorporate any of the three types of cannabis activities allowed in the City: testing services; product manufacturing (topicals or edibles); or delivery-only retail. This permit must be renewed annually.

COST & TIMING:

Non-refundable fees are required to apply for the permit and the annual renewal. See the Fees page. This permit takes a minimum of 60 days for review.



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JESSICA POWER
Fire Marshal, City of Petaluma



OTHER AGENCY REQUIREMENTS

CALGOLD

Check out the State of California's calgold.ca.gov website to search for license and permit requirements based on the type of business you want to operate.

FEDERAL TAX & REGISTRATION REQUIREMENTS

INTERNAL REVENUE SERVICE (IRS)

irs.gov/businesses

Most businesses need an Employer Identification Number (EIN), or Federal Tax Identification Number. This number identifies a business entity and is used for federal tax purposes.

IMPORT/EXPORT REGULATIONS

US CUSTOMS & BORDER PROTECTION

cpb.gov

Individuals or businesses that import and/or export raw materials or finished products should refer to the US Customs & Border Protection site.

STATE BUSINESS REGISTRATION

CALIFORNIA SECRETARY OF STATE BUSINESS PROGRAMS DIVISION

sos.ca.gov/business-programs/

This Division of the Secretary of State registers and authenticates business entities and trademarks.

STATE PERMITS AND TAXES

CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION

cdtfa.ca.gov

This State Department administers programs for Sellers Permits, Cannabis Permits, tobacco licenses, and the alcohol beverage tax.

PROFESSIONAL LICENSES

CALIFORNIA DEPARTMENT OF CONSUMER AFFAIRS

dca.ca.gov

This state department issues licenses in more than 100 business and 200 professional categories.

ALCOHOL & BEVERAGE CONTROL LICENSE

CALIFORNIA DEPARTMENT OF ALCOHOLIC BEVERAGE CONTROL (ABC)

707-576-2165

SantaRosa@abc.ca.gov

abc.ca.gov

Any permanent or temporary business that produces or sells alcohol is subject to the licensing and inspection requirements of the ABC.



CONTRACTOR LICENSE

CONTRACTORS STATE LICENSE BOARD

cslb.ca.gov/

License required for contractors.

ELDERLY CARE LICENSES

CALIFORNIA DEPARTMENT OF SOCIAL SERVICES

cclد.ca.gov

Required for Elderly Care facilities.

ADULT CARE LICENSES

CALIFORNIA DEPARTMENT OF SOCIAL SERVICES

cclد.ca.gov

Required for Adult Care facilities.

CHILD CARE LICENSES

CALIFORNIA DEPARTMENT OF SOCIAL SERVICES

cclد.ca.gov

Required for Child Care facilities at home or in a center.

FOOD AND BEVERAGE

CALIFORNIA DEPARTMENT OF HEALTH

Food & Drug Branch
cdph.ca.gov/

COUNTY OF SONOMA

Department of Health Services
sonomacounty.ca.gov

Requirements for food and beverage businesses are complex and depend on the type of food/ beverage involved, the type of business activity involved, and the type of facility involved. Contact the Public Health departments at the State and the County for guidance.

BODY ART PRACTITIONER AND FACILITY REGISTRATION

COUNTY OF SONOMA DEPARTMENT OF HEALTH SERVICES

sonoma-county.org

Body art practitioners and body art facilities (including temporary facilities) must register and are subject to inspections.

BAY AREA AIR QUALITY MANAGEMENT BOARD

BAY AREA AIR QUALITY MANAGEMENT BOARD

baaqmd.gov/work.aspx

Permits are required of businesses that produce air contaminants (e.g., from smokers or roasters). This Board also regulates demolition and renovation of older structures, dry cleaners, and some types of auto repair.

FINANCING

It can be a challenge to find the money to start and grow a business. The following pages offer tips and resources to help you along the way.



RAISING CAPITAL: AN OVERVIEW OF OPTIONS

Small business owners typically raise capital from a variety of sources depending on what's needed and what's available. Below is a list of funding options to investigate. Before deciding which option is best for you, talk to a business attorney or a financial professional.

SELF

It is very common for entrepreneurs and small business owners to use personal assets and credit cards to pay business startup or expansion costs. This is known as self-funding or bootstrapping.

As a first step, identify what assets you have – from what's in your bank account to what's in your attic – and decide what you'll tap and under what circumstances. You might need to scale back your project or find ways to increase your income if funds fall short.

Putting your own net worth and credit score on the line shows investors you're serious about the business and have an interest in avoiding failure. If you are reluctant to take the risk, you should reconsider whether the life of a small business owner is really for you.

FAMILY & FRIENDS

Asking family and friends to invest in a business can be easy for some people, difficult for others. You can make your pitch more successful by being prepared.

Present a well-developed business plan and be clear about how much you need. Don't take offense if someone pokes holes in your idea. And if someone says no, say thank you—and then ask what they might be willing to offer instead of money.

Be sure everyone is clear about the nature of their investment. Is this a gift, a loan, or partial ownership in the company? Will the investor have a say in how you run the company? Finally, put everything in writing. If necessary, seek assistance from legal and/or accounting professionals.

GOVERNMENT AGENCIES/ NON-PROFITS

Many government agencies and nonprofits offer financial programs to help businesses start and grow. Most of these programs involve loans, which need to be repaid. Few, if any, involve grants.

In **direct lending** programs, the organization lends money directly to the entrepreneur/business owner. Typically these involve microloans of between \$500 and \$50,000. There are usually restrictions as to how the loan can be used. Often, borrowers are required to participate in business workshops offered by the organization.

In **loan guarantee programs**, the agency/nonprofit acts as a third-party “co-signer” in a loan between an individual/business and a traditional financial institution, such as a bank or credit union. The organization promises to repay a certain percentage of the loan should the borrower default. Loan guarantee programs can help businesses secure a loan they would otherwise not qualify for.



BANKS & CREDIT UNIONS

Traditional financial institutions such as banks and credit unions offer a number of financial products for small businesses. These include loans, lines of credit, and credit cards. Many banks and credit unions employ small business financing experts who can walk you through all the products they offer.

CROWDFUNDING

Crowdfunding refers to a particular type of investing facilitated by a technology platform and governed by the crowdfunding site's requirements and/or federal laws.

Incentive-based crowdfunding (e.g., Kickstarter) allows people to raise money in exchange for an incentive, like a t-shirt or tour, rather than a share of the company or a monetary return.

Equity crowdfunding involves selling shares of a business venture in exchange for money from investors. This type of crowdfunding must adhere to certain rules and regulations

OTHER OPTIONS

Angel investors are serial entrepreneurs looking for a financial return on investment and the experience of growing a company.

Online lending institutions (e.g., Kabbage and Lending Tree) connect people who need money with individuals and institutions looking for a place to invest their money. These sites offer a faster application process and wider risk tolerance than traditional financial institutions but tend to charge higher interest rates.



ASEEM DAS
Founder & CEO, World Centric



QUALIFYING FOR A LOAN

You'll improve your chance of getting a business loan if you understand the Five C's, a widely-accepted framework lenders use to evaluate applicants during the loan process.

1. CHARACTER

Who are you, anyway? The lender will be assessing your ability to pay in the future based on your actions in the past. Have you shown good judgement and reliability—or not. The lender will run a credit check, ask to see your resume, and will do research on whether you've had legal or law enforcement problems.

2. CAPACITY

The lender wants to see that you have the means to make payments and ultimately pay off the loan or line of credit. You'll need to show either that your business is generating enough cash, or you have another source of income, to handle the payments.

3. COLLATERAL

Do you have equity in your house or other assets of value? The bank might put a lien on these, so that in the event you default on the loan, they will acquire these assets to offset their loss. If you are using borrowed funds to purchase equipment, banks may value the equipment as collateral.

4. CAPITAL

The lender wants to see that you have “skin in the game.” How much cash have you put into the business so far, and what will you be investing in the future? The lender will ask for a balance sheet with your personal assets and liabilities

5. CONDITIONS

Banks can be wary about making loans in certain industries (restaurants), geographic locations (a depressed area), and economic markets. Be sure your application includes information about your competitors, customers, and geographic market, as well as other details pertinent to sales/marketing. The Economic Development Board (sonomaedb.org) can assist Sonoma County business owners in compiling this information.



APPLYING FOR A LOAN

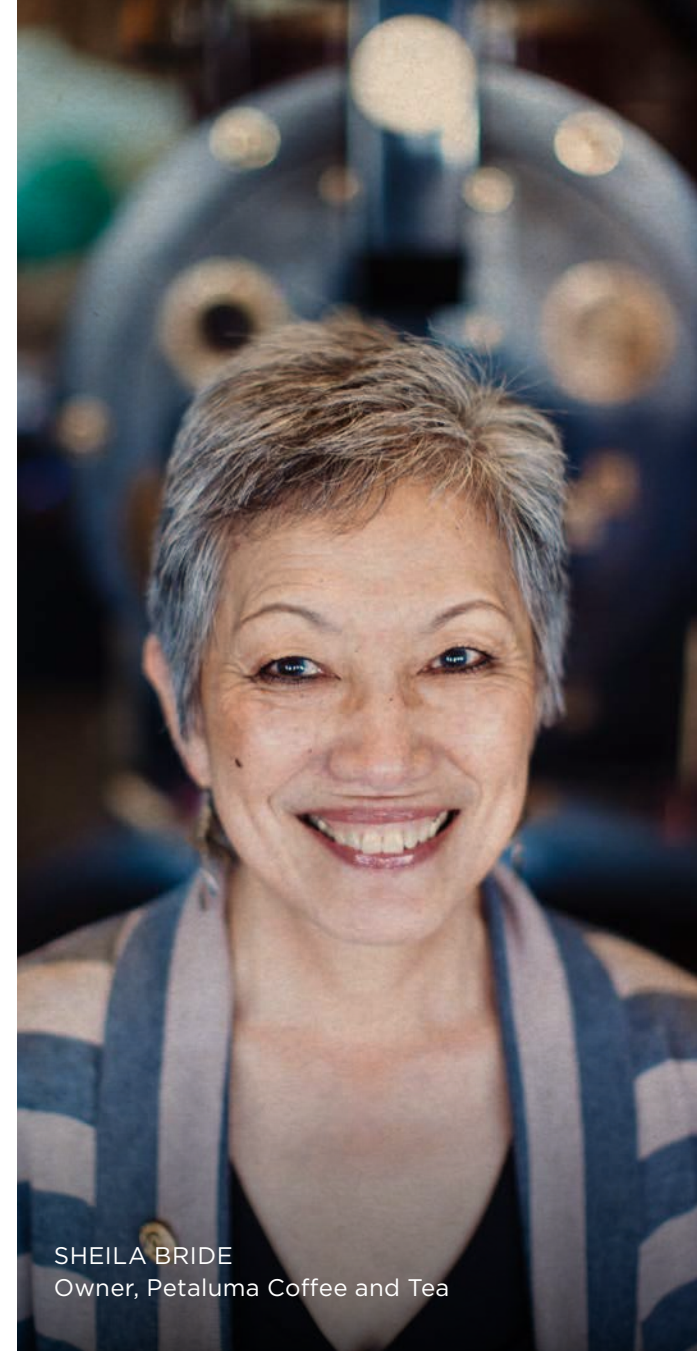
Being organized and prepared can increase your chances of securing a loan. Before you submit the application, take the time to organize personal and financial documents, as well as prepare answers to commonly asked questions.

DOCUMENTS

- **Personal Information and Resume**
- **Business Plan**
- **Personal and Business Credit Reports**
- **Income Tax Returns (3 years)**
- **Financial Statements**
- **Bank Statements**
- **List of Collateral**
- **Legal Documents** such as:
 - Business licenses and registrations
 - Articles of Incorporation
 - Copies of contracts you have with any third parties
 - Franchise agreements
 - Commercial leases

QUESTIONS A LENDER WILL ASK

- Why are you applying for this loan?
- How will the loan proceeds be used?
- What assets need to be purchased, and who are your suppliers?
- What other business debt do you have, and who are your creditors?
- Who are the members of your management team?



SHEILA BRIDE
Owner, Petaluma Coffee and Tea



BUSINESS LOAN PROGRAMS & INVESTORS

SMALL BUSINESS ADMINISTRATION (SBA)

sba.gov

The SBA offers several loan guarantee programs that can help businesses secure loans issued by SBA-approved lenders and nonprofits.

PROPERTY ASSESSED CLEAN ENERGY (PACE) FINANCING:

sonomacountyenergy.org

PACE Financing allows property owners to finance energy efficiency, water conservation and renewable energy generation improvements through a property assessment. Learn about terms and eligibility from the Sonoma County Energy and Sustainability Division, tel: 707-565-6470.

CDC SMALL BUSINESS FINANCE

cdcloans.com

CDC Small Business Finances is a nonprofit that offers a variety of low-interest financing to fit the needs of small businesses.

CAL RECYCLE LOAN PROGRAM:

calrecycle.ca.gov/rmdz/

This program provides low-interest loans to qualifying businesses and nonprofits that create products from discarded materials or reuse and repurpose waste material.

STATEWIDE COMMUNITY INFRASTRUCTURE PROGRAM (SCIP)

cacomunities.org

SCIP is a financing program that enables developers to pay most impact fees and finance public infrastructure with state bond funds that are repaid through property taxes.

WORKING SOLUTIONS

workingsolutions.org

Working Solutions is a nonprofit offering microloans of \$5,000 to \$50,000. It manages a special loan program for Sonoma County-based businesses.

NORTH BAY ANGELS

northbayangels.com

The North Bay Angels is the oldest and largest angel investment group north of the Golden Gate. It provides seed capital and advisory assistance to select entrepreneurial companies in the North Bay.

BREAKAWAY FUNDING

breakawayfunding.com

Breakaway Funding offers tools, technology, and training for entrepreneurs and investors seeking alternatives to conventional equity financing/investment strategies (e.g., crowdfunding).



TIPS & INFORMATION

PETALUMA STAR

petalumastar.com/business/tools/financing

Petaluma's Economic Development website offers tips and case studies about raising capital for your business.

ECONOMIC DEVELOPMENT BOARD (EDB)

sonomaedb.org

The Sonoma County EDB website provides information about lenders, crowdfunding sites, and other financial service providers focused on small businesses.

INTUIT QUICKBOOKS

quickbooks.intuit.com/

The Intuit Quickbooks online Small Business Center offers articles and tips for starting and running a small business.

NERDWALLET

nerdwallet.com

This website features small business financing articles, a search tool for comparing financial products, and free consultations with financial experts.

FEDEX

smallbusiness.fedex.com

FedEx's online Small Business Center offers success stories, tips, and other information about starting and managing a business.



JIM HAPP
President, Labcon

RESOURCES



GUIDE TO CITY DEPARTMENTS & DIVISIONS

Note: Most City offices are closed on Fridays.

Each department in the City of Petaluma works with businesses in different ways. Here is an overview, including contact information. We are here to help!

BUILDING

707-778-4301

Assures that buildings are built or improved in accordance with applicable building codes.

BUSINESS SERVICES

- Issues permits and inspects construction for privately-funded development.
- Explains how building regulations apply to individual building projects.
- ADA Code enforcement.

CITY CLERK

707-778-4360

Liaison between the Public, Media, Mayor, and Councilmembers. Maintains City records, oversees elections, and prepares and publishes City Council Agendas.

BUSINESS SERVICES

- Accepts and processes Public Information requests.
- Domestic partner registrations.

CITY MANAGER

707-778-4345

Provides general management oversight and direction to all City Departments. Also provides administrative support to the City Council.

BUSINESS SERVICES

- Responds to citizen and business inquiries.
- Issues filming permits.

ECONOMIC DEVELOPMENT

707-778-4549

Works to strengthen Petaluma's economy by recruiting new businesses as well as helping existing businesses achieve success.

BUSINESS SERVICES

- Provides business start-up, expansion and relocation advice.
- Helps navigate the development review process.
- Provides referrals to other assistance agencies.

FINANCE

707-778-4352

Provides financial management and accounting services for all City of Petaluma departments.

BUSINESS SERVICES

- Issues Business License & Tax Certificates.
- Accepts payments for Water/Wastewater bills.
- Reviews Home Occupation Permit applications.

FIRE

707-778-4390 (headquarters)

Provides fire, rescue and emergency medical services within the Petaluma city limits, Southern Sonoma County and a portion of Marin County.



FIRE PREVENTION

707-778-4389

Oversees and inspects building and development to assure compliance with fire safety codes.

BUSINESS SERVICES

- Reviews and inspects development for fire code compliance.
- Enforces public safety policies including weed abatement and hazardous waste rules.
- Issues tent and hazardous waste permits.

PLANNING

707-778-4472

Oversees how land and buildings are developed and used on private property.

BUSINESS SERVICES

- Advises business owners about how properties and buildings can be used, improved, and developed.
- Checks zoning for new or expanding businesses
- Manages processes for Site Plan and Architectural Review (SPAR) and Conditional Use Permit
- Reviews business licenses, home occupation permits, and sign permits

POLICE

707-778-4372

Provides crime prevention, community policing, and code enforcement services.

BUSINESS SERVICES

- Issues event permits, taxi permits, cannabis business permits, and peddler permits.
- Approves ABC licenses.
- Administers background checks for massage therapy businesses.

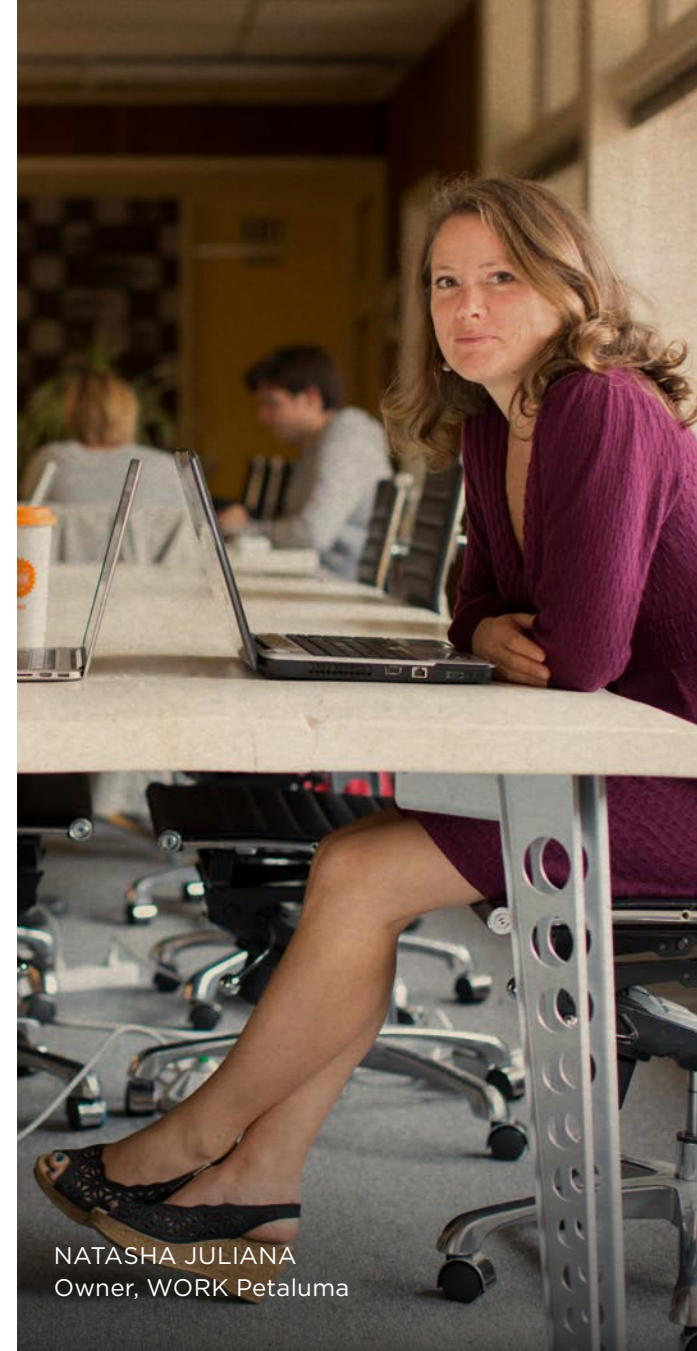
PUBLIC WORKS & UTILITIES

707-778-4303

Oversees the City's public improvement requirements and manages water resources, waste water treatment, streets, public transit, flood management, and park maintenance.

BUSINESS SERVICES

- Calculates wastewater impact fees and issues wastewater permits.
- Coordinates commercial/industrial water conservation programs.
- Inspects grease removal devices and other wastewater systems.
- Issues encroachment, tree removal, and hazardous waste permits.



NATASHA JULIANA
Owner, WORK Petaluma



BUSINESS SUPPORT & NETWORKING

SMALL BUSINESS ADMINISTRATION (SBA)

sba.gov

The U.S. Small Business Administration offers a wide variety of services for small businesses, including loans, loan guarantees, contracts, counseling sessions and information.

CALIFORNIA GO-BIZ

business.ca.gov

The Governor's Office of Business and Economic Development (GO-Biz) offers services related to business attraction, retention, and expansion; permit streamlining (calgold.ca.gov); site selection; trade development; and small business assistance.

EQUIPMENT PURCHASE PARTIAL TAX WAIVER

cdtfa.ca.gov/industry/manufacturing-exemptions.htm

This State program offers manufacturing and research and development companies a partial exemption of sales and use tax on equipment purchases and leases.

ECONOMIC DEVELOPMENT BOARD (EDB)

sonomaedb.org

The Sonoma County EDB provides customized support to help local businesses find space and navigate permit requirements; obtain demographic and other market information; hire and train a qualified workforce; access state and federal incentives; and understand regional economic trends.

SONOMA COUNTY ENERGY & SUSTAINABILITY DIVISION

sonomacounty.ca.gov/general-services/energy-and-sustainability/

707.565.6470

This Division conducts FREE energy and waste audits to help businesses understand ways to be more efficient and save money. The Division also can help you evaluate energy financing options, take advantage of rebate programs, and earn a Sonoma County Green Business certification.

CREATIVE SONOMA

creativesonoma.org

Creative Sonoma offers workshops, networking, financial resources, marketing, and innovative collaborations to support creative businesses and nonprofits in Sonoma County.

SMALL BUSINESS DEVELOPMENT CENTER

napasonomasbdc.org

The Napa-Sonoma Small Business Development Center (SBDC) provides one-on-one, no-cost business advising and low-cost business workshops.

SCORE

northcoastscore.org

The nonprofit SCORE offers free and confidential mentoring and low-cost workshops to help entrepreneurs succeed. Sonoma County businesses are served by SCORE's North Coast Chapter 450.



EMPLOYMENT TRAINING PANEL

etp.ca.gov

This State program reimburses California businesses for workforce training. Learn about the program's priority industries and eligibility requirements by visiting the website and listening to a webinar.

PETALUMA AREA CHAMBER OF COMMERCE

petalumachamber.com

The Petaluma Area Chamber of Commerce is a membership organization offering business networking and educational events.

NORTH BAY FIG

Carolyn Stark, Executive Director
northbayfig.org

A functional networking group for specialty food and beverage companies in the North Bay.

PETALUMA DOWNTOWN ASSOCIATION

petalumadowntown.com

The Petaluma Downtown Association promotes Petaluma's Historic Central Area as a retail and commercial center. It produces signature events such as Petaluma's Butter and Egg Days, Spring and Fall Antique Fairs, Art & Garden Festivals, as well as other events and networking opportunities.

PETALUMA VISITOR PROGRAM

visitpetaluma.com

The Petaluma Visitors program markets Petaluma as a year-round tourism destination and supports tourism-related businesses with monthly marketing/networking meetings and free listings on petalumamap.com. Additional marketing opportunities include visitpetaluma.com, the Petaluma Visitors Guide and at the Visitors Center.

SONOMA COUNTY TOURISM

sonomacounty.com/partners

Sonoma County Tourism is the official destination marketing organization for Sonoma County. It supports local tourism-related businesses with trainings, public relations opportunities, sales/marketing programs, a Certified Tourism Ambassador program, and free listings on its website.

GO LOCAL SONOMA COUNTY

sonomacounty.golocal.coop

GO LOCAL is a marketing network for locally-owned, independent businesses. Members work together using a shared brand and rewards card to increase sales.



WORKFORCE & TALENT ATTRACTION RESOURCES

PETALUMA STAR CAREER & LIFESTYLE GUIDE

petalumastar.com

A booklet designed to showcase Petaluma as a place to grow a career and build a life. Employers can use it as part of the recruitment packet given to top candidates. Available online and in print.

SONOMA COUNTY CONNECTIONS

sonomacountyconnections.org

This talent attraction website is sponsored by the Sonoma County Economic Development Board. It showcases what makes this county such an inspiring place to grow, both personally and professionally.

WORKFORCE INVESTMENT BOARD (WIB)

sonomawib.org

The WIB leads the County's integrated workforce development efforts. The WIB provides a wide variety of services to employers, job seekers, and youth through its Job Link program. It also conducts research, issues reports, and supports regional workforce development initiatives. Contact Job Link Business Services at (707) 565-8079

SANTA ROSA JUNIOR COLLEGE (SRJC)

cte.santarosa.edu

SRJC's workforce offerings include its Career & Technical Education (CTE) courses and internship program; Campus Job Board; and Contract Education Department.

CAREER & TECHNICAL EDUCATION FOUNDATION

ctesonomacounty.org

A nonprofit that works with schools and employers to expand career technical education opportunities in secondary and post-secondary schools.

VETERANS PROGRAMS

SHAWN HANSEN
shawn.hansen@edd.ca.gov

Employers interested in hiring veterans should contact the local veterans' employment representative or the Workforce Investment Board.



LOCAL PUBLICATIONS

NORTHBAY BIZ

northbaybiz.com

NorthBay biz provides analysis and coverage of all aspects of business in Sonoma, Marin and Napa Counties. Each year, NorthBay biz publishes 12 monthly issues plus three special bonus issues—The North Bay 500 in February, Best of the North Bay in May, and a Wine/ Harvest Fair issue in October.

NORTH BAY BUSINESS JOURNAL

northbaybusinessjournal.com

NorthBay biz is a monthly business-to-business publication covering Napa, Sonoma and Marin counties. It has more than 50,000 readers, and publishes 15 issues annually.

SONOMA MAGAZINE

sonomamag.com

Published by Sonoma Media Investments, LLC, Sonoma Magazine is an award-winning, bi-monthly publication that celebrates the Sonoma landscape and lifestyle.

PRESS DEMOCRAT

pressdemocrat.com

The Press Democrat is a daily newspaper that primarily serves Sonoma and Napa counties. Owned by Sonoma Media Investments, LLC, the Press Democrat is the largest newspaper between San Francisco and the Oregon border.

PETALUMA ARGUS-COURIER

petaluma360.com

The Petaluma Argus-Courier is the leading source for insider views and news on the Petaluma experience. Owned by Sonoma Media Investments, LLC, the Argus Courier is published in print every Thursday and online.

MADE LOCAL MAGAZINE

madelocalmagazine.com

Made Local Magazine features stories about sustainability, agriculture, and food and beverage production in Sonoma County.





FEES

The City of Petaluma charges fees to cover the costs associated with processing your permit, license, or approval. These fees are necessary to hire the staff and pay for the overhead costs associated with the work. Some fees are flat fees, while others are based on the time and materials needed to complete the review process.

Below is a list of fees for City permits/licenses often needed by businesses. Other requirements and fees might apply. To scope out your project, please visit our interactive online permit tool at petaluma.opencounter.com. Note: fees are updated annually. The fees listed below are effective July 1, 2018-June 30, 2019.

Finally—be sure to consult with the appropriate City Department or Division to verify requirements and fees before getting started. For general assistance, please contact the Economic Development Division at econdev@ci.petaluma.ca.us. We are here to help.

PLANNING DIVISION

Home Occupation Permit	\$128.62
Temporary Use Permit	\$300.84
Zoning Clearance for Business License	\$32.70
Conditional Use Permit (Minor)	\$2,146.21 + TM*
Conditional Use Permit (Major)	\$5,634.21 + TM*
Site Plan & Architectural Review (Minor)	\$2,146.21 + TM*
Site Plan & Architectural Review (Major)	\$6,909.51 + TM*

BUILDING DIVISION

Sign Permit.....	4% - 6% of sign valuation
Building Permit	4% - 6% of permit valuation

FIRE PREVENTION DIVISION

Fire Inspection Permit	\$63 - \$1,375+
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PUBLIC WORKS DEPARTMENT

Encroachment Permit	\$160 - \$670+
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FINANCE DEPARTMENT

Business License	\$49 (first calendar year)
Business License Renewal016% - .048% of gross recipients
Mobile Vendor / Transient Sales	\$66 per 120 days
Seasonal Sales	\$126 / event
Transportation of Goods	\$51 / vehicle

POLICE DEPARTMENT

Special Event Permit - Minor (Residential)	\$67**
Special Event Permit - Major (Residential)	\$152**
Special Event Permit - Minor (Commercial)	\$152**
Special Event Permit - Major (Commercial)	\$558**
Taxi Driver Permit.....	\$95***
Massage Registration / Massage Permit Renewal.....	\$12 / \$165
Solicitor’s Permit	\$95***
Cannabis Permit (Initial/Renewal)	\$3,500*** / \$2,500***

* TM: Time and Materials.

** Special permits may also require inspection and planning fees.

*** Fingerprinting and/or background check requirements and fees also apply.



NEXT STEPS

Starting a business is a journey and we are here to help along the way. We wish you the best and look forward to hearing from you.

ACTIONS

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NOTES



NEXT STEPS

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NOTES

PETALUMA — WHERE INNOVATION MEETS SUSTAINABILITY



DELLA FATTORIA

greenstring farm



ATHLETA



CAMELBAK



44 YEARLY
EVENTS & FESTIVALS



★ PETALUMA

SONOMA COUNTY
CALIFORNIA-USA

PETALUMA HELPS COMPANIES
START, CONNECT, AND GROW.
TO PLANT YOURSELF HERE,
CONTACT US:
707-778-4549

PETALUMASTAR.COM



300 ACRES
LOCAL RECREATION

