

BARRIERS TO BUSINESS

How Cities Can Pave a **Cheaper, Faster,**
and **Simpler** Path to Entrepreneurship

By Andrew Meleta
and Alex Montgomery

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Executive Summary

You shouldn't need a law degree to start the small business of your dreams. But too often, entrepreneurs struggle with local regulatory burdens, finding themselves trapped by high fees, long wait times, and complex paperwork. These burdens amount to a *death by a thousand cuts*, unless aspiring business owners can successfully navigate them before reaching opening day. Local officials must make it *cheaper, faster, and simpler* for entrepreneurs to start a business—and this report presents specific recommendations to make those needed changes.

In cities across the country, the path for getting a business up and running is riddled with steep costs, frustrating delays, and confusing steps. Not only must entrepreneurs satisfy a tangled web of regulatory requirements, but they also must often do so without receiving clear guidance from local officials. Red tape on the books and officials' poor communication and lack of transparency all contribute to the hurdles small businesses face from local government.

It is hard enough to turn an innovative idea into a successful small business, but these hurdles further complicate an entrepreneur's start-up journey—and can even force some aspiring business owners, especially those with fewer resources and limited access to capital, to choose between giving up altogether or having to operate in the informal economy.

To better understand the challenges small businesses face and to offer recommendations, we analyzed the codes of 20 large to mid-sized cities, interviewed entrepreneurs from across the country, and mapped out the real-world process of starting five common business types from the entrepreneur's perspective. Key findings include:

- › Starting a business is already an expensive endeavor, but local regulations pile on additional costs for permits, licenses, and compliance that hamstring those with limited resources. Starting a restaurant in the 20 cities studied requires entrepreneurs to pay an average of 13 different fees for permits and licenses totaling more than \$5,300. And in fee-heavy San Francisco, the regulatory cost of starting a restaurant is more than \$22,600.
- › Complying with local rules doesn't just cost money but also an entrepreneur's valuable time. Regulations are often opaque, and on average, cities do a poor job of creating comprehensive portals—one-stop shops—that give entrepreneurs reliable step-by-step guides on how to navigate rules. None of the cities studied meet all five of the one-stop shop criteria measured, and half of the cities fail to make the grade. Birmingham and Des Moines do not meet any of the criteria. Eight cities—Boise, Boston, Jacksonville, Phoenix, Raleigh, San Antonio, Seattle, and St. Louis—only meet one or two.
- › Starting a small business involves navigating unnecessarily complex bureaucratic processes, especially zoning rules and building permit requirements, which tend to be the most burdensome parts of starting a small business. For example, to open a barbershop in the 20 cities studied, an entrepreneur must complete an average of 55 steps, with eight different government agencies involved in the process.

Establishing a cheaper, faster, and simpler regulatory environment for small businesses is possible—and crucial. City officials can use the actionable reforms and best regulatory practices

from across the country included in this report as a roadmap for streamlining rules in their own backyards. Cities should:

MAKE IT CHEAPER

Cut fees to lower the cost of doing business. This will open a pathway to entrepreneurship for all residents, including those from disadvantaged communities.

MAKE IT FASTER

Streamline the compliance process and introduce one-stop shops to help entrepreneurs navigate rules on the books, allowing entrepreneurs to invest time in getting their business ventures off the ground rather than complying with unnecessary regulations.

MAKE IT SIMPLER

Reduce the number of steps for starting a business to ensure that entrepreneurs, especially those without the resources to hire lawyers or expeditors, do not get caught in the procedural weeds.

Two years into the COVID-19 pandemic, America's downtowns and small-business corridors continue to struggle with tight profit margins, staffing shortages, and vacant storefronts. By removing the legal and regulatory obstacles that make it challenging for small businesses to open and operate even under the best of circumstances, officials can bolster—rather than hinder—entrepreneurs who

are seeking to revitalize the economy. Instead of spending money on creating regulatory workarounds, cities can invest in small businesses by *removing* barriers that are on the books. By pursuing our targeted recommendations for reform and following best practices from across the country, city officials can make a true difference for their entrepreneurs.

Introduction

Sara Hopkins is a real-estate entrepreneur who lives in Des Moines, Iowa, where she was raised. She still frequents the charming neighborhood on the north side of town, Highland Park, where she remembers growing up. Today, Highland Park is a bustling, walkable community, anchored by mom-and-pops that have been in business since Sara was a kid.

In 2020, when looking for a place to house her new real-estate firm, which she had previously been operating out of the Des Moines suburbs, Sara began eyeing a vacant, dilapidated building along one of Highland Park's busy commercial corridors. Given that the city had targeted the area for increased investment, Sara thought it would be the perfect place to set up shop—and would allow her to give back to a community that has always felt like home to her.

But as Sara moved forward with the project, she quickly realized that her biggest challenge in revitalizing the property would not be opening a new location in tough economic times, but rather obtaining the approvals, permits, and licenses she needed from the city to expand her business. Not only was the regulatory process poorly explained from the start, but city officials also told her that she would need to invest thousands of dollars in preparing site plans and documentation to apply for 13 variances—none of which, after all that time and expense, she was guaranteed to receive.

"It felt like the rules were designed to make it difficult for someone like me to start up," Sara said. "I had already spent my life savings to make this project a success, and the city was asking me to spend tens

of thousands more to open a real estate office in a growing part of town?"

Although Sara eventually received the permits she needed, many entrepreneurs would have been stopped dead in their tracks, unable to come up with the extra time and resources needed to navigate city bureaucracy. As a consequence, many aspiring small business owners like Sara are never able to start the ventures of their dreams.

Small businesses are the backbone of the American economy. They account for 44% of economic activity and generate two-thirds of new jobs in the U.S.¹ The ability to be entrepreneurial and start a small business is central to the American Dream, and all Americans have the right to safely pursue an honest living. These entrepreneurs not only provide for their families, create jobs, and help grow the economy, but also contribute fundamentally to their communities: Now more than ever, people appreciate how vibrant local businesses transform their neighborhoods for the better.

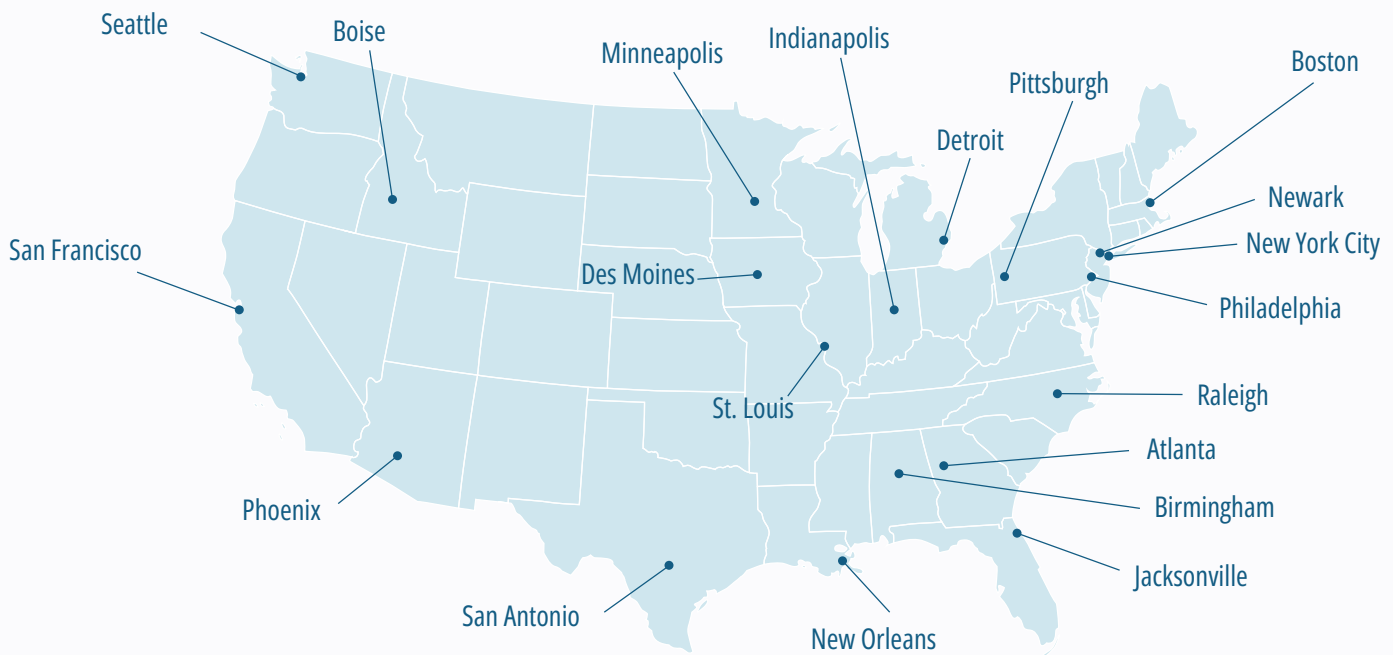
But in cities across the country, burdensome local rules and regulations make it difficult—and sometimes altogether impossible—for entrepreneurs to start a small business. These rules also stymie the success and growth of existing small businesses.² These policies—which force aspiring entrepreneurs and small business owners to spend enormous amounts of time and money to navigate complex red tape—deter those with big dreams but little capital from pursuing their goals.

Death by a Thousand Cuts

Unfortunately, stories like Sara's are familiar to entrepreneurs across the country. The cost, time, and complexity of regulatory hurdles add to the challenge of getting a business off the ground, and people like Sara are often forced to either abandon their plans entirely or operate in the informal economy.³ This is because the red tape entrepreneurs face at the local level leads to a kind of *death by a thousand cuts*: Even if no single rule or fee proves insurmountable on its own, the various steps and costs taken together create a painful process that entrepreneurs struggle to navigate.

Starting a business is already a tough proposition—entrepreneurs take considerable risks and often invest large sums of their own money—but this death by a thousand cuts from city and state rules imposes scores of additional burdens that bog down entrepreneurs with **high fees, long wait times, and complex paperwork**. Meanwhile, the time and money entrepreneurs spend on regulatory compliance are time and money they cannot otherwise spend on getting their business off the ground. These challenges exacerbate applicants' frustration and often put entrepreneurship out of reach for those who are unable to hire lawyers or expeditors to help them through the process.

The 20 Cities Studied



Barriers to Business

To better understand the local regulatory barriers entrepreneurs encounter, this first-of-its-kind study analyzes the rules, regulations, and requirements to start a business in 20 cities across the country. This report identifies and quantifies the regulatory hurdles entrepreneurs experience, while pointing to specific reforms cities can pursue to make it **cheaper**, **faster**, and **simpler** to start a small business.

Key findings include:

Cost

Starting a business is already an expensive endeavor, but local regulations pile on additional costs.

- › For example, entrepreneurs who want to start a restaurant in the 20 cities surveyed must pay, on average, more than \$5,300 in fees for permits and licenses.
- › To start a barbershop, applicants must pay, on average, 13 different fees to agency officials just to get up and running.

Delays

Complying with local rules consumes not just capital, but also an entrepreneur's valuable time.

- › For example, regulations are often opaque, and on average, cities do a poor job of creating comprehensive portals—one-stop shops—that give entrepreneurs reliable step-by-step guides on how to navigate and quickly comply with rules. None of the cities studied meet all five of the one-stop shop criteria measured. Birmingham and Des Moines do not meet any of the criteria. Eight cities—Boise, Boston, Jacksonville, Phoenix, Raleigh, San Antonio, Seattle, and St. Louis—only meet one or two.
- › Home-based businesses that require special zoning approval from government must not only obtain a time-consuming permit—often after enduring a public hearing—but also must interact with, on average, nearly six different agencies before being allowed to open.

Complexity

Starting a business involves navigating complex bureaucratic processes that are often unrelated to public health and safety.

- › For example, to open a barbershop in the 20 cities surveyed, an entrepreneur must complete, on average, 55 steps with eight different government agencies involved in the process. Many of these steps have little to do with sanitation or public safety, but still serve to trap aspiring barbers in a complex maze of rules and restrictions.
- › Even though they do not operate out of brick-and-mortar space, applicants for food truck licenses and permits must complete, on average, 35 steps with 11 forms and seven agencies involved in the process.

The report also finds that the specific rules an entrepreneur encounters when starting a business depend greatly on the type of venture they wish to start, as well as the circumstances of the proposed project. This often causes confusion, as inconsistent information and arbitrary enforcement from officials further frustrate entrepreneurs and stall the approvals they need to get up and running.

An Opportunity for Reform

Addressing the challenges entrepreneurs like Sara face every day is an urgent policy issue, particularly as small businesses continue to reel from the devastating economic effects of the COVID-19 pandemic and subsequent shutdowns and government restrictions. Cities continue to seek ways to bolster their economies.

Small business closures reached startling levels during the height of the pandemic. The Federal Reserve estimates that the pandemic triggered 200,000 more business closures during 2020 than normal.⁴ And that estimate does not include the 26 million small businesses that do not have any employees—those likely to have the highest failure rates.⁵ Furthermore, minority-owned enterprises may have been disproportionately affected: One study found that Black-owned small businesses experienced a 50% decrease in revenue during the

pandemic, compared to a 37% decrease for white-owned businesses.⁶

But while the pandemic led to alarmingly high rates of small business closures, the number of monthly new business applications is now higher than ever.⁷ Cities have a timely opportunity to not only help continue that trend, but also achieve much-needed economic growth and foster small-business creation by making it easier to get started—and they can do so without breaking the bank. Cities should invest in their small-business communities by *removing* the barriers to entrepreneurship that are already on the books, instead of creating expensive, inefficient workarounds to cryptic rules. By doing so, they will make it cheaper, faster, and simpler to start a business—so that people like Sara can jump at the opportunity to pursue their entrepreneurial dreams.

Tameka Stigers

St. Louis, Missouri

Tameka Stigers was born and raised in St. Louis. Since 2008, she has owned and operated Locs of Glory, a natural hair braiding shop and wellness center. Her business has grown from a small operation out of her home to a full-fledged salon providing services like hair braiding, massage therapy, facials, and more. In 2018, Tameka and the Institute for Justice teamed up to pass legislation that exempted hair braiders from Missouri's cosmetology licensing law. The law had required them to attend cosmetology school (which can cost up to \$30,000) to learn how to use chemicals and heat—practices braiders reject. With the exemption, braiders employed in Tameka's shop and across Missouri can more easily start their careers without needing to acquire an

expensive cosmetology license. But they still must navigate local red tape to open up shop. Many times, St. Louis city offices lost Tameka's paperwork as applications must be submitted by paper. "This frustrates the heck out of you because they do so much by paper. You have to submit everything in person; if you mail it, you can't trust that they won't lose it." Often, business owners can make payments online for these applications, but still must submit them in person. "A lack of cohesive online resources is definitely an impediment to being a successful business owner. I shouldn't have to spend countless hours from my day to go downtown to submit forms when I should be running my salon and seeing clients."



Existing Research

Studies on the ease of doing business are fairly common and have largely focused on the regulatory environment at the state or federal level—and have even ranked countries against each other internationally. These studies are typically broad in terms of what they consider when determining how business-friendly a state or country is, sometimes even evaluating factors over which policymakers have little immediate control, such as available talent pools or larger economic trends. Also, recommendations for reform are often absent from the analysis, leaving officials in the dark on how to practically address any shortcomings the report reveals.

Nonetheless, these studies are critical in that they allow leaders at all levels of government—federal, state, and municipal—to better understand how their jurisdiction’s regulatory landscape compares to its peers. This report seeks to contribute to existing research by narrowing in on regulations at the local level that make it costly, time-consuming, and complicated to start a business.

In preparing the research for this report, we reviewed several foundational studies on business friendliness to ensure that our research is complementary rather than duplicative, and we build on that prior work to provide crucial information that city officials need in order to reform their local regulations. Here, we highlight three prior studies.

Previous Studies

Arizona State University's Center for the Study of Economic Liberty's annual *Doing Business North America* study measures a large sample of 130 cities in the United States, Canada, and Mexico based on six broad criteria: business start-up rules, employment laws, the cost of getting electricity, taxes, land and space use, and insolvency resolution. These criteria produce comparable statistics, allowing the report's authors to rank each city against the others on a scale of business friendliness.⁸ The report's ranking system allows officials to easily see how their city stacks up to its peers. It also includes analysis of different kinds of regulations—not just those related to starting a business—so that officials understand their city's friendliness score in a broader context.

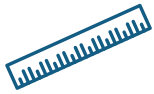
The *Thumbtack Annual Small Business Friendliness Survey* measures entrepreneur attitudes on a number of issues, including government websites, licensing requirements, and training programs. Based on entrepreneur opinions, each city surveyed receives a grade from "F" to "A+" on each topic, shedding light on entrepreneurs' perspectives concerning various aspects of a city's small-business environment.⁹ City officials can use the Thumbtack report to understand how entrepreneurs perceive their cities' business friendliness—as well as how those sentiments compare to attitudes in other cities.

The Kauffman Foundation's *2017 Index of Startup Activity: Metropolitan Area and City Trends* analyzes a city's measurable outputs, like how many new startups are being created, and assigns cities an objective composite score derived from raw data. The analysis provides an insightful look at how cities are performing based on the numbers.¹⁰ For officials, this kind of data-driven approach is key to not only understanding overall trends on how their city fares on certain key metrics, but also in terms of making comparisons between cities based on quantitative analysis of important data.

Our Approach

This study benefits from these pivotal studies and contributes a novel way to assess cities' business friendliness. We home in on regulations and processes at the city level, review city codes and agency practices, and share the experiences of entrepreneurs like Sara, in order to provide policymakers with focused recommendations for reform.

This study:



Combines objective criteria to measure regulatory burdens with entrepreneurs' personal experiences.

This report captures the complexity of regulatory requirements by looking at objective criteria such as the number of license categories in a given city, the number and magnitude of various license and permitting fees, and the user-friendliness of cities' websites. It also shares entrepreneurs' personal experiences navigating these regulatory mazes and highlights notable roadblocks such as requirements that target specific kinds of entrepreneurs or unclear communication from city officials.



Analyzes specific regulations for five common business types to understand in what ways rules create burdens for entrepreneurs—and how those burdens add up.

Different business types often trigger different regulatory requirements, and regulations that apply to all businesses in a city may disparately impact certain entrepreneurs. While our five hypothetical businesses do not capture all of the regulatory variation in each city, they highlight how a diverse group of businesses may experience regulatory burdens.



Provides in-depth analysis of each studied city's business start-up regulations, as well as customized reform recommendations that city officials can implement right away.

While ranking cities can be helpful, it does at times require simplifying the criteria measured in each city so that the results can be standardized and easily compared. Because we avoid ranking the 20 cities studied in this report, we are able to include different kinds of regulatory burdens in our analysis to capture more deeply what it is like to start a business in each city. Our approach also allows us to highlight strengths and explore areas of improvement in each city, instead of suggesting that any one city is consistently better or worse across every policy.

"You can't go on a Tuesday, and you can't go on Thursday, and you have to go before nine o'clock on the opposite days. You can't stand in line. You must have an appointment. It changes all the time."

Dennis Ballen

Seattle, Washington

Dennis Ballen is the founder and "Head Bagel" at Blazing Bagels. Originally started in the neighboring city of Redmond in 2002, Dennis' bagel shops can be found throughout the Seattle area and claim to have the best bagels west of New York City. Blazing Bagels now employs over 130 people and makes 30,000 bagels a day at the Redmond store and facility. Having opened several Blazing Bagel locations over the years, Dennis is no stranger to cumbersome permitting processes and quirky agencies. His experiences heading downtown to the permitting office were frustrating, where rules about appointments and office hours changed constantly. "You can't go on a Tuesday, and you can't go on Thursday, and you have to go before nine o'clock on the opposite days," says Dennis. "You can't stand in line. You must have an appointment. It changes all the time."

Dennis had to take time out of his day to head all the way downtown when he could be spending that time running his business. His frustration could easily be remedied by a straightforward process, more accommodating hours, and allowing walk-in appointments. Dennis also experienced frustration with city inspectors. "We had to change our circuit box because it was around 40 years old and needed to be replaced. It took four people from the City of Seattle to come out to not only inspect, but to stand around and watch, to look at it, to supervise. And each person that came in had different time schedules." Situations like this could be avoided by streamlining the inspection process, which would save not only Dennis' time, but also city inspectors' time.

Methodology

Our research is guided by three key principles:

- › **We model the process of starting a business from the entrepreneur's perspective.** The realities entrepreneurs experience on the ground are often quite different from the process as explained in city code or on an agency's website. In addition to researching cities' on-paper processes, we also spoke to entrepreneurs, city officials, and advocates on the ground to gain important feedback.
- › **We analyze local rules and processes for a representative sample of business types.** As so many rules are triggered by specific business types (like a food business) or situations (like changing the existing zoning use of a building), it is important to consider how local regulations affect particular businesses.
- › **We provide informative points of comparison between the cities by calculating the cost and number of steps to start businesses.** This approach compares cities without sacrificing specificity—a problem inherent in systems that rank or grade cities.

To select which cities to survey, we organized the nation's most populous cities into regional groups. We then dropped from the list all cities with populations below 300,000, except those that are the largest city in their state. We also used a random number generator to randomly select just two cities each from California and Texas to ensure those states did not dominate the pool of cities. This resulted in a list of 53 geographically diverse, large to mid-sized cities.

We then narrowed down the list to a final selection of 20 cities based on several factors, including:

- › **Population and geographic diversity:** We wanted the sample to include cities with both mid-sized and large populations, as well as cities from different regions of the country.
- › **Feasibility of research:** We wanted to ensure that there was enough information available on the process to start a business in each of our selected cities to allow us to map out start-up procedures consistently across the cities. For example, though it was originally chosen as one of the 20 cities, we were unable to study Cleveland due to how comparatively difficult it was to find even basic information online about starting a business there.
- › **Opportunities for grassroots advocacy:** We wanted to invest in cities where we would be able to engage with entrepreneurs long-term and use our findings to help create needed and desired change.

The report looks at two groups of metrics for each city: how that city regulates new businesses generally, and the specific hurdles entrepreneurs face when completing the steps and paperwork to start their businesses.

General Barriers to Starting a Business

For aspiring business owners, the actual procedures required to start a business—filing an application, registering for taxes, passing an inspection—are not the only aspect of a city’s regulatory environment that affects the experience of getting up and running. Many entrepreneurs have difficulty even knowing what those procedures are or in what order to complete them, as many cities do a poor job of communicating requirements. Entrepreneurs we spoke to tend to be eager to comply with their cities’ rules and regulations for starting a business but often do not even know where to start because cities fail to help them navigate the process.

Meanwhile, certain regulations—such as the number of business license categories on the books or restrictions in the city’s code that keep an entrepreneur from being able to go into business in the first place—erect additional barriers to business. When a city licenses

hundreds of distinct business activities, applicants must struggle through lists and statutes to determine which licenses apply to their business. And when a particular entrepreneur is prevented from applying for a permit—because they have an unrelated criminal record, for example—that person is unable to even get to a point where they can proceed through the legal procedures for starting up.

This report accounts for these barriers by measuring a group of metrics that consists of hurdles typically codified in city code or mentioned on government agency websites. Rather than actual steps an entrepreneur has to complete to get up and running, these metrics describe a city’s overall regulatory environment—the characteristics of how a city regulates small businesses, capturing rules that may not add extra hoops to the start-up process but still can make things difficult.



Topher Patch

New Orleans, Louisiana

Topher Patch is the founder of Meyer’s Frozen Lemonade, a frozen treat cart found roaming neighborhoods and parks across New Orleans. His cart is a unique setup with a freezer, power source, sink, and water tank set up on a tricycle. After moving from Rhode Island to New Orleans in 2004 to attend college, Topher worked in banking for over a decade before he decided it was time for a change. In 2019, he started applying for permits for the business. And in 2020, he began selling homemade frozen lemonade made with Meyer lemons, which are sweeter than regular lemons, from a bicycle cart. Topher was excited to bring a traditional New England frozen treat to New Orleans. Doing that, however, was anything but easy. He sent in many documents to the city, only to have them lost. “And getting them on the phone is impossible. Unless you can get an appointment (which is nearly impossible due to the COVID-19 pandemic) it’s very difficult to talk to someone to have your

questions answered.” Topher lost plenty of time in this back and forth.

To make matters worse, the Louisiana Department of Health has refused to approve his cart after two years of back and forth with Topher. Despite spending countless hours documenting the health and safety of his business, the department will still not issue him a health permit and will not give him clear directions on how to receive their approval. “They’ve never really seen a concept like this. Something that’s not an actual food truck. And they don’t even know what they really want from me. So it’s easier to say no,” said Topher. And without a health permit, Topher is hesitant to expand his business at risk of being shut down. “To start a business, it’s a lot of investment. And for me to invest, I want to have the assurance that my business is going to be approved, since the carts will be constructed to meet their requirements.”

These metrics include:

› **Licensing designation: Does a city license all businesses or just certain types?**

A business license is a government permission slip to do business, but not all cities license businesses in the same way: While some license by activity—meaning that a retail store applies for a specific retail business license, a restaurant for a food business license, and so on—others have what they call a tax certificate, which is a general form all businesses must pay to file before they open to the public. For each city, we note how officials license businesses—whether by activity or by tax—and if the city has a general business license requirement.

› **Business license count: How many categories of business activities does a city require to be licensed?**

For cities that license businesses by activity, they typically have a list of which business types need to get a license before opening day—each type with its own application. Cities with tax certificates, meanwhile, have one application, but usually charge businesses a “tax rate” that changes depending on the type or classification of business. For each city, we note how many license categories or tax classifications there are for entrepreneurs to navigate.

› **One-stop shop analysis: How effectively does a city organize and present information on its website related to the regulatory process of starting a business?**

An online one-stop shop is a website that allows entrepreneurs to complete all or most of their paperwork in one place; these sites often promise single log-ins and a centralized online portal so entrepreneurs do not have to contact the various agencies separately and get lost in an inter-agency labyrinth. Entrepreneurs’ experiences navigating red tape are often made or broken by how well or how poorly city officials explain the process of starting up—and how well entrepreneurs can access that information in a single, centralized location. Being able to complete all or most regulatory requirements on the same website or through the same portal—as well as to read through a clear, thorough step-by-step guide on how to apply for licenses and permits—saves time and headaches and reduces unnecessary confusion. To judge how well cities’ websites offer a one-stop shop and communicate requirements to applicants, we score each city against five criteria, each of which is a fundamental part of having a true one-stop shop online for starting a business and completing paperwork:

- › Does the website connect city requirements with processes from other levels of government, such as corporate registration?
- › Can an entrepreneur complete most forms and registrations for the city through a single online portal, rather than in person or through each agency’s own website?
- › Does the website provide sufficient information on all requirements for starting a business, such as zoning and permits, not just for getting a business license?
- › Does the website have a user-friendly, single log-in opportunity so entrepreneurs can organize information and track progress in one location?
- › Does the website guide entrepreneurs through the process effectively with helpful, step-by-step guides?

› **Notable roadblocks: What kinds of government-imposed regulatory roadblocks keep entrepreneurs from starting a business altogether or make it especially difficult for them to stay up and running?**

Certain rules—often baked into obscure provisions of city code—erect hurdles for small businesses, in some cases discouraging certain residents from trying to start a business or even making it impossible to start up altogether. We reviewed city codes and websites to look for these kinds of regulations, noting when a city has inflexible fee schedules, protectionist rules that target certain kinds of businesses, or procedures that make things difficult for returning citizens or lower-income entrepreneurs.

› **Accommodations for new or small businesses: Are there things the city does to ease requirements on entrepreneurs or to give them flexibility?**

On the bright side, cities sometimes enact rules designed to ease burdens on businesses that are smaller-scale or just getting up and running. We reviewed city codes and websites to look for best practices on how cities can accommodate small businesses, noting when a city ties licensing costs to a business’ revenue, has flexible licensing terms, or creatively reduces the steps or paperwork it takes to start up.

Procedures for Starting a Business

The second group of metrics consists of numbers we derive by totaling the steps and procedures an entrepreneur must complete in each city to start a business.

Throughout our research, we found that the regulatory process depends greatly on what type of business an entrepreneur is trying to start: A street vendor does not need a building permit, while a beauty salon is not licensed in the same way as a coffee shop. Many studies compare the steps it takes to start a business in cities by counting all the processes that apply to every business. This approach inevitably misses complex rules that vary from one situation

to another, even though those situational rules, such as zoning approvals and construction-permit requirements, often present the biggest hurdles to entrepreneurs.

We compare the steps it takes in each city to start five specific, common business types. We create hypotheticals to run through each city's licensing process, allowing us to model the effect of small-business regulations in a realistic way. This method not only uncovers the sheer complexity of local licensing and permitting schemes, but also allows us to more accurately identify the kinds of legal barriers entrepreneurs face at the local level.



Lucio González

New York City, New York

Lucio González is an immigrant who years ago escaped violence in Mexico to pursue the American dream and now lives and works in the Bronx. He learned how to work in a kitchen as a teenager, cooking tacos to support his family after the death of his father. When the pandemic hit in 2020 and Lucio lost his job in a New York restaurant, it made sense that he would return to the same trade: selling authentic tacos on neighborhood streets to provide for his family. It was a promising opportunity that came to a screeching halt one day when city officials showed up to shut him down. They assessed him three tickets—with fines totaling \$2,050—for vending without the proper documentation. They gave him vague verbal instructions about how to resolve the tickets, and handed him papers, written solely in English, with threatening language and unclear next steps. Spanish is Lucio's primary language, and he at times struggles to understand

and express himself in English; as a result, he was left feeling confused as to how to proceed, now saddled with thousands of dollars in debt he could not afford to pay. Unfortunately, the problems Lucio experienced with the city are not unique: Cities like New York increasingly rely on fines and fees to generate revenue, punishing hard-working entrepreneurs like Lucio for making honest mistakes in a complex regulatory environment where rules and procedures are often poorly explained. If city officials did a better job of working with Lucio to help him get the licenses and permits he needs, he would be able to earn a living without fear of punitive enforcement. As Lucio himself explains, *"No quiero deberle nada a nadie. Solo quiero luchar cada día, y hacer lo mejor posible para traer un plato de comida a la casa."* . . . "I don't want to be in debt. I just want to work as hard as possible every day to put food on the table for my family."

Our Five Business Types

These five business types trigger distinct sets of regulations:

1

Restaurant

A restaurant, which sheds light on how cities regulate food and permit food establishments. In our hypothetical, two friends want to open a small pizzeria together and to do so need to perform significant renovations on an existing space that had previously been occupied by a restaurant that went out of business. We assume the business is a limited liability company and also that they spend \$180,000 on renovation costs for a 1,000 square-foot space and have 40 seats with eight employees. These estimations are based on industry standards for calculating the seating capacity of a restaurant¹¹ as well as for valuing renovation projects on a per-square-foot basis.¹²

2

Retail Bookstore

A retail bookstore, which sheds light on how cities regulate general retail and also how zoning can affect the start-up process at the local level.¹³ In our hypothetical, an entrepreneur wants to open a retail bookstore in an area of town where the city requires a conditional zoning approval, rather than approving the zoning by right. ("By right" means that if a project complies with zoning standards, it is approved without any discretionary review.) We assume the business is a limited liability company, that there are no renovation costs associated with the commercial space, and that the store will be 1,000 square feet with two employees.

3


Food Truck

A food truck, which sheds light on how mobile businesses may be treated differently from brick-and-mortars. In our hypothetical, a single operator wishes to start her own food truck selling street foods that she learned to prepare growing up. She plans to operate in commercial corridors, preferably at a downtown location on public, not private, property. We assume the business is a limited liability company, with just one truck and no employees.

4

Barbershop

A barbershop, which sheds light on how state occupational licensing and permitting place even more regulatory burdens on entrepreneurs. In our hypothetical, a barber wants to open a new barbershop in a commercial zone, where his business would be permitted by right but where he would need to complete significant renovations on an existing space that had previously been a salon. We assume the business is a limited liability company, and \$75,000 is spent on renovation costs for a 1,000 square-foot space to house a new barbershop with six employees. These estimations are based on industry standards for valuing renovation projects on a per-square-foot basis.¹⁴

5

Home-Based Tutoring

A home-based tutoring business, which sheds light on rules for businesses that are run out of the home. In our hypothetical, a retired music teacher plans to tutor piano students from the living room of the home she owns. We assume the business is a sole proprietorship with no employees and that the teacher plans to invite students into her home for in-person lessons.

Measuring the Metrics

We total the following metrics for each of the business types listed above:

- › **Total cost:** How much does it cost to get the business through required procedures for starting up? We calculated this metric by totaling the fees for all the licenses, permits, and registrations each business needs to get started. In cases where fees are dependent on the size or circumstances of the business, we made reasonable assumptions—that the barbershop would spend \$75,000 on renovations, for example, which informs how much the corresponding building permit would cost.
- › **Number of fees:** Do cities nickel and dime applicants throughout the process of starting up? We calculated this metric by counting how many fees governments impose on each business for completing registrations and paperwork.
- › **Minimum in-person activities:** How much time is lost to making in-person trips to complete requirements? We calculated this metric by counting the number of compliance activities each entrepreneur needs to complete in person, rather than online or by mail. Typically this meant having to make in-person trips to agency offices to file paperwork, but we also counted things like inspections, mandatory meetings, and getting paperwork notarized.
- › **Number of agencies involved:** How often do entrepreneurs get bounced between agencies while complying with different sets of rules? We calculated this metric by totaling the number of agencies entrepreneurs must work with in order to get up and running—whether in the form of submitting paperwork to an agency’s staff, or in terms of abiding by regulations that an agency has promulgated.
- › **Number of forms:** How much time is lost to filling out paperwork and other kinds of registrations? We calculated this metric by counting the various forms and applications each business needs to submit. For the supporting documentation an applicant must include along with a license or permit form, we counted some as separate forms and some as merely extra steps, depending on the documentation in question (see Appendix A for details).
- › **Number of steps:** How complex is the start-up process overall? We calculated this metric by totaling the discrete tasks an entrepreneur must complete to start each of the business types. Tasks we counted as steps include but are not limited to: filing a form or application, submitting supporting documentation, scheduling and attending meetings and inspections, and completing ancillary requirements like training or zoning checks.

To support aspiring small business owners just starting out, Jesse believes city and state officials should work together to digitize all their paperwork and processes.

Jesse Rice

Indianapolis, Indiana

Entrepreneurs often must get approvals from multiple levels of government before opening their doors to the public. For Jesse Rice—a banker-turned-brewery-owner—that meant waiting nine months for paperwork from the federal Alcohol and Tobacco Tax and Trade Bureau before even starting the state and local permitting process. Jesse is the owner of both Black Circle Brewery and a bar called Loom on the north side of Indianapolis. After completing the federal requirements, Jesse remembers having to go in person to agency headquarters to carry out all the steps for getting alcohol permits. Jesse says these agency offices do not seem to talk to one another or work together, so entrepreneurs end up having to drive back and forth between offices to obtain clearances. City processes, too, for things like sign permits and property tax clearance forms are archaic, causing extra bureaucracy

and delays. At one point, Jesse was even cited by an inspector because officials had mistakenly put the same address on the paperwork for Black Circle Brewery and Loom, forcing him to pay a fine and an attorney to resolve the situation. Because applicants with outstanding citations cannot receive permit approval, the tens of thousands Jesse had invested in a new distilling operation were put on hold because a clerical error prevented him from obtaining a distilling permit. While anecdotal, these kinds of experiences lead to serious delays, and tend to result from confusing regulatory processes that are inefficient and prone to agency or applicant error. To support aspiring small business owners just starting out, Jesse believes city and state officials should work together to digitize all their paperwork and processes. That way, applicants will not have to make stressful in-person trips to complete requirements.



Yohance Lacour

Chicago, Illinois

Returning citizens already face overwhelming challenges, both economic and social, when they reenter the workforce after serving their time in prison. But in many cities, those challenges can be exacerbated by rules that make it even more difficult for those with records or debt to start their dream job or business. Take Yohance Lacour. While in prison, Yohance picked up leathercraft—a skill he loved that gave him hope for what his future could look like. After his release, Yohance decided that he would go into business for himself, producing luxury shoes and leather goods that represent a style he had been developing since he was a boy growing up on the South Side of Chicago. But there was a problem, one that Yohance had not anticipated: While he was incarcerated, he had been assessed parking and towing fines related to a car that was in his name, but he never received notice of the fines because he was incarcerated. And because he technically owed money to the city of Chicago, officials there refused to issue him a business license under an obscure law—referred to in other jurisdictions as “clean hands”—that forces entrepreneurs to resolve even small amounts of debt to the city before starting a business. Yohance’s journey to small business ownership was cut short. Even after resolving the fines, Yohance found understanding the city’s complex regulations for starting his business to be a difficult task: Officials failed to communicate requirements clearly, and there were no step-by-step guides designed for applicants who were just starting out. To support entrepreneurs like Yohance, cities should remove barriers to entry, such as “clean hands” laws, that place burdens on returning citizens and residents from disadvantaged communities. They should also ensure that resources on how to navigate red tape are available for those who may not be able to hire lawyers or expeditors.

There’s No Place Like Home: How Zoning Restrictions Prevent Home-Based Entrepreneurs from Growing Their Businesses

Anyone who has ever sold cookies baked in their own kitchen or visited a tutor’s home knows the value of home-based businesses. Being able to start small without the expense of renting commercial space allows entrepreneurs to experiment with new ideas before spending their savings on an idea that might not work out. Many home-based business owners cherish the freedom and flexibility of working from home, while others have relied on these micro start-ups as a lifeline during the COVID-19 pandemic.¹⁵

But for many entrepreneurs, zoning laws that limit client visits or on-site sales, restrict how much space a business can occupy within a home, or even ban non-resident employees make starting a business impossible.

Additional hurdles like parking requirements, restrictive limits on operating hours, or even the need to acquire a conditional use permit pose more challenges to home-based business owners—and together, become a hefty price tag and burdensome process, which can make the legal path unap-

pealing at best, or entirely inaccessible. For example, in Jacksonville, Fla. it costs \$1,588 and takes 19 steps—including a conditional use permit—just to start a tutoring business from the home.

In Boston, Newark, and San Francisco, home-based tutors would likely be prevented from even starting up at all, as zoning rules prevent these kinds of businesses from having client visits.

Ironically, the harmless nature of the vast majority of home-based businesses is so intuitive that entrepreneurs are often unaware of these regulatory burdens, creating a situation where business owners are at risk of unknowingly violating local ordinances.

At best, these restrictions add unnecessary costs (both in time and money) as entrepreneurs jump through hoops simply to work in their own homes. At worst, they cripple what could otherwise be a flexible, adaptable form of work for millions of Americans—from bakers and artists to consultants and programmers.



Debbie Carlson

Minneapolis, Minnesota

When Debbie Carlson started Faces Etc of MN, a multimedia makeup school in Minneapolis, her goal was to teach aspiring artists how to turn their passion for beauty into a sustainable career. At the time, makeup schools were few and far between, and going through expensive cosmetology training meant learning skills that were irrelevant to the makeup industry. It was a trend that Debbie intended to buck by opening Faces Etc of MN, despite the many difficulties she would face dealing with state government agencies. First, she was denied a license by the Minnesota Office of Higher Education, which had never heard of a makeup school and told her it sounded like piano lessons. After pushing back and educating officials on her business model, she was issued a license that costs \$1,350 annually and requires annual completion of a packet of paperwork and requirements that takes Debbie three months to address. On top of all that, in 2018, the Minnesota Board of Cosmetology began harassing practitioners in Debbie's industry, assessing massive fines to makeup artists in an effort to force them to get licensed (which in turn required spending thousands of dollars on unnecessary cosmetology training). Debbie fought back, and, with the help of the Institute for Justice, convinced legislators in 2020 to exempt makeup artistry from the Board's onerous requirements. Her story illustrates how, even on top of local rules that entrepreneurs must navigate—like zoning, building permits, and business licensing—people like Debbie in many cases still must deal with state processes like occupational licensing that add additional regulatory burdens and complicate their desire to earn an honest living.

Barriers to Barbering: How Occupational Licensing Stifles Opportunity

Few entrepreneurs understand the challenge of dealing with overlapping business licensing requirements like barbers and others in the beauty industry. In addition to dealing with the same types of municipal-level business licensing, registration, inspections, and insurance requirements as other brick-and-mortar service providers, individual barbers must obtain a state occupational license in all 50 states and D.C. Those licenses require spending more than a year obtaining a costly education¹⁶—and are in addition to the barber shop facility permits barbers typically need to get from state officials to open up their own shop.

Dual requirements for occupations such as barbering can add extra layers of confusion, cost, and time to the business creation process, as entrepreneurs must navigate state requirements alongside their county or municipal regulations.

Many city officials view occupational licensing as strictly a state issue, but local

leaders have an important role to play considering not only their own rules for business licensing, but the total costs in time and capital faced by entrepreneurs. Importantly, city officials may be better positioned to understand the real costs imposed on their local businesses, and can be important advocates for state reforms that make it cheaper, faster, and simpler to start a business.

City officials can also improve the business creation experience by ensuring that their websites cover not only their own municipal requirements, but also make it easy for entrepreneurs to understand and comply with state or county regulations. A business creation web portal that only shows a prospective barber the requirements of licensing their business in a particular city, but which fails to mention a state-based requirement, can lead to unnecessary confusion, wasted time, or even unintentional legal violations.



The Zoning Trap: How City Planning Complicates the Start-Up Process for Brick-and-Mortars

Retail establishments that don't sell food—like a bookstore—seem like they should have an easier path to start-up, considering the minimal public health and safety implications. But a complex maze of zoning and permitting requirements still make the journey difficult for many brick-and-mortar entrepreneurs.

Even before buying inventory and opening up shop, brick-and-mortar retail businesses like our model bookstore can still face months or years of process and delays seeking approval to operate in a commercial space, particularly if they want to open in a building that requires any renovation or that wasn't previously zoned as a business.

Entrepreneurs who wade into this process can quickly find themselves overwhelmed. Many cities don't even maintain online portals to check the zoning status for a given property, meaning a business owner may have to physically visit a government building to

find paper copies of property records or meet with zoning officials just to learn whether they have to engage in the zoning process in the first place.

Once they manage to identify their property's zoning information, they might have to navigate a lengthy series of steps (including public hearings) where a single official or neighborhood resident who disapproves of the business can derail the entire process. These "veto" points—that turn starting a business into a slow, political process—especially affect entrepreneurs who are required to obtain conditional use permits or variances.

Even if an entrepreneur is able to operate, municipal codes mandating certain aesthetics or historic preservation rules can add considerable time and expense to the process, while other rules like setback (the distance the building is from the street) and minimum parking requirements can fundamentally alter an otherwise safe retail business plan.

James Dupree

Philadelphia, Pennsylvania

James Dupree is a world-renowned artist and long-time Philadelphian. A graduate of the University of Pennsylvania, he has showcased his art at his South Philadelphia gallery since 1982. But in 2012, the city tried to use eminent domain to seize his studio to give the land to a private developer. Fortunately, James was able to generate enormous support from his community and fans, and the city backed down—but he continued to face uphill battles with his business. James wanted to find a second building where he could work and live in the same place, which would allow him to continue to make art with relative ease. City regulations, however, only allow this arrangement in a few neighborhoods throughout the city. "The city has changed zoning in a handful of neighborhoods over the years to allow commercial and residential to be on the same property, but there are so few of these that property values have gone up a lot," said James. That makes finding a new space for James' gallery and home quite difficult. Roadblocks like this eventually led James to move outside of Philadelphia, to a location where he will be able to have his next gallery, studio, and home on the same property.



Luis Murua

New York City, New York

Luis Murua operates Nuts4Nuts, a food cart on the corner of 5th Avenue and 46th Street in New York City. Since 2006, Luis has manned this corner and sold warm, caramelized nuts to office workers and tourists. “It’s tough working a cart like this, but I love working for myself. I stopped working during the pandemic when New York City was a ghost town and worked in a warehouse for a bit. The work was good, but I missed being my own boss. When things started to open again, I was back out here working the cart.” Originally from Mexico, he took after his father by starting his own business and working for himself. But to do that as a vendor in New York City is incredibly difficult. New York City caps the number of mobile vending permits at 5,100 citywide. And while recently-passed legislation increased the number of available permits, relief for vendors like Luis is still out of reach. With the waitlist for permits over a decade long, Luis rented his permit from another vendor for a whopping \$12,000 a year, or \$1,000 a month. “It’s expensive. But I make it work. I’ve got rent to pay and have to support my family.” Fortunately for Luis, his monthly payments were reduced during the pandemic. But for other vendors, they are not as fortunate and continue to pay exorbitant prices for the right to operate their vending businesses. New York City could provide immediate relief to thousands of vendors by removing the caps completely, allowing vendors to obtain their own permits and provide in-demand goods to their communities while supporting themselves and their loved ones.

Not So Mobile: How Local Protectionism Curbs Food-Truck Entrepreneurs

In cities across the country, mobile food vendors have radically transformed the way Americans eat and work. Food trucks provide entrepreneurs a lower-cost, accessible alternative to a traditional brick-and-mortar restaurant while offering consumers incredible and affordable variety, often in previous “food deserts” where dining options were limited or nonexistent.

Despite these important contributions to local communities, food truck entrepreneurs face some of the worst examples of economic protectionism, ranging from New York City’s permit system, which limits how many mobile vendors are allowed to operate, to many cities’ bans on operating in particular locations or during certain hours. These requirements aren’t designed or even intended to protect public health and safety, but instead seek to prevent food trucks from competing with existing restaurants.

The result is predictable. In places like New York City, a secondhand market for leasing mobile vending permits has emerged, resulting in exorbitant prices that can reach tens of thousands of dollars.¹⁷ Luis Murua, for example—a vendor who sells hot, caramelized nuts in Manhattan—paid \$24,000 every two years to rent his permit prior to the pandemic.¹⁸ Many of these secondhand licenses can obscure actual ownership, making it harder for regulators to enforce other health and safety measures.

Cities that restrict vending locations or times aren’t any easier to operate in. Telling an entrepreneur that they can only operate their business far away from the parts of town where people are likely to gather, or severely limiting their operating time to 30 minutes (less time than it takes many vendors just to park and begin working), both have the same effect as an outright ban.

On top of all that, state and city health officials often make it unnecessarily difficult for certain kinds of entrepreneurs, like returning citizens, to enter the food truck industry. Forms for permits often ask about an applicant’s criminal history—and even though street vending is especially popular among immigrant entrepreneurs, government resources are often difficult to navigate or unavailable in vendors’ native languages.¹⁹

In many cities, vendors may give up after repeated, unsuccessful attempts to navigate outdated or overly burdensome local requirements that don’t fit the needs of food truck owners and customers, and simply operate without a license.

Instead of fearing innovations like food trucks, local policymakers should consider revisiting the way they regulate mobile food vending in their city. Embracing the flexibility, diversity, and opportunity that food trucks provide is a win-win-win for vendors, customers, and local officials.



Joey and Emily Ward

Atlanta, Georgia

In 2019, Joey and Emily Ward opened Southern Belle in Atlanta, a restaurant that serves farm-to-table cuisine in an historic building—with a second speakeasy restaurant, Georgia Boy, hidden inside. For Joey, a seasoned veteran of the restaurant industry, it was an opportunity to enjoy the creative freedom that running an independent restaurant provides. His wife, Emily, a practicing lawyer, handles the legal and regulatory side of the business, while her father, an MBA, contributes his business acumen. But despite their level of expertise, Joey and Emily found the process of starting up so complicated that they had to hire two teams of expeditors—one to manage local permits, and the other to manage liquor approvals with the state. At the outset, Emily tried to research the permitting requirements for starting a restaurant on her own, but she quickly realized that it would be a full-time job. She notes that when she could not find an answer online, she would call agency officials, only to be told that she needed to talk to a lawyer. “It was so frustrating not knowing what to do other than to hire somebody to make things magically happen.” Joey adds that the single most difficult part of the process for him was not knowing what to do and exactly when and how to do it: City approvals alone range from historical-preservation and parking requirements to abiding by fire codes and earning the support of neighborhood associations. For someone looking to start small, the level of uncertainty involved in applying for licenses and permits could prevent them from opening at all if they do not have the resources to pay thousands for paperwork and hire lawyers to shepherd them through the process. “If you have to hire expeditors, that means the system is broken; . . . you shouldn’t have to guess and then hope you guessed right.” To make things easier, city officials in Atlanta should create a true one-stop shop for starting a business—a single location with step-by-step guides for completing the steps needed to get to opening day.

Many business owners, like Jesse Rice in Indianapolis,²⁴ have even reported being failed by one inspector for something that a different inspector had determined to be compliant with the code. This uncertainty leads to an especially frustrating situation for the business owner, whose opening day is put on hold due to inspectors’ inconsistency—and who must then continue to pay rent on the space while dealing with government delays.

Roadblocks for Restaurants: How Entrepreneurs Get Caught in a Permitting Maze

Most people aren’t surprised to learn that restaurants face a number of licensing, registration, and inspection requirements. In fact, local health department inspection scores prominently displayed on the windows of most restaurants might be the most common regulatory documents encountered by the average person.

But what many people miss is the complete web of permitting required to open up a restaurant—a web that forces entrepreneurs to navigate complex local building and state food code requirements that are often poorly explained and inconsistently enforced. These burdens fall most heavily on independently owned restaurants, which have fewer resources and operate on thinner margins than chains.²⁰ Despite these challenges, independently owned restaurants make up more than half of all restaurants in the United States.²¹

Given the specific needs of different types of restaurants (different cuisines may need vastly different kitchen equipment, for example), even opening up in a building that already has some components of an industrial kitchen might require extensive renovations, and therefore time-consuming back-and-forth with local officials to obtain required approvals. Any change or addition involving the structure of the building, mechanical components, plumbing, electrical work, or even signage each requires its own permit, with fees typically scaling based on the cost of the renovations.

San Francisco’s requirements under the California Environmental Quality Act (CEQA) stand out as a particularly shocking example of how burdensome these processes can be, especially when combined with other local regulations. The state of California has some of the strictest environmental regulations in the country.²² CEQA requires local government agencies to consider environmental impacts as part of their decision-making processes, and San Francisco’s unique environmental review requirements under CEQA are particularly burdensome. This review—which requires additional permits, paperwork, and even public hearings—can easily add tens of thousands of dollars to the cost of starting up.²³ Environmental reviews can halt some entrepreneurs’ plans for years as they work through the system.

Other permits, like those for sprinkler systems and grease traps, are also commonly required for restaurants, and come with their own fee structures and inspection schedules. In addition to the added cost to apply for and acquire such permits, business owners must often engage in lengthy scheduling conversations with multiple agencies ranging from local fire departments to health and building inspectors, sometimes receiving conflicting advice about which permits they need, or in what order they should be acquired. Local governments have an important health and safety interest in ensuring the proper functioning of such systems, but permitting and inspections should be streamlined and straightforward so as to not be unduly burdensome for entrepreneurs.

Results

High Costs, Delays, and Complex Regulations Plague the Process of Starting a Business

Entrepreneurs often find that while any one license, form, or fee may not impose insurmountable barriers on its own, individual steps and costs often add up to make it difficult or even impossible for them to get their business off the ground. This leads to a *death by a thousand cuts*—when entrepreneurs get overwhelmed by the totality of all the rules and requirements to get up and running. Our research reveals that for aspiring small business owners, dealing with local red tape becomes a nightmare due to three primary, interrelated problems: costs, delays, and complexity.

Costs

Starting a business often requires complying with expensive rules and paying fees to file mountains of paperwork—not just for permits and licenses at the city level, but also for additional county and state requirements, such as occupational licenses or corporate entity registration.

With so many agencies involved in regulating small businesses—each one with its own set of fees for signing-off on an entrepreneur’s journey—overall regulatory costs to get up and running add up quickly. For example, out of all the cities studied, San Francisco has the highest average cost to start up across all five business types, at \$10,474. This is much more expensive than the already-high \$2,555 average for all cities studied. Of the five business types we studied, restaurants frequently face the highest start-up costs (see Table 1).²⁵

Table 1: Entrepreneurs pay a high price to start a restaurant

City	Total number of fees to start a restaurant	Total cost to start a restaurant
Atlanta	14	\$5,308
Birmingham	16	\$4,403
Boise	10	\$2,946
Boston	12	\$5,554
Des Moines	10	\$2,473
Detroit	15	\$6,545
Indianapolis	13	\$3,285
Jacksonville	20	\$2,794
Minneapolis	14	\$13,973
New Orleans	13	\$2,253
New York	8	\$2,882
Newark	14	\$4,765
Philadelphia	11	\$3,160
Phoenix	11	\$4,546
Pittsburgh	9	\$1,700
Raleigh	11	\$1,346
San Antonio	12	\$2,477
San Francisco	17	\$22,648
Seattle	12	\$7,466
St. Louis	8	\$6,642

At the city level alone, applicants typically pay costs associated with applying for a business license, getting all building permits approved and inspections authorized, filing any applicable zoning or other permits (such as a sign permit), and requesting other relevant agencies, such as the health or transportation department, to sign off on business plans. In some cases, a single fee can reach

into the thousands of dollars. In Minneapolis, for example, many brick-and-mortar business owners must pay a fee associated with the impact their business will have on the sewer system; in the case of a restaurant, this fee reaches \$8,275—bringing the total cost of legal permission to start a restaurant in Minneapolis to \$13,973.

Costs to start a restaurant in Minneapolis:

COSTS

LLC filing	\$155
Trade name registration	\$50
Building plan review	\$1,399.13
Building permit	\$2,242.50
Plumbing permit	\$207
Mechanical permit	\$250
Electrical permit	\$251
Sign permit	\$156
Sewer availability charge	\$8,275.05
Background report	\$8
Restaurant license	\$535
Food plan review	\$310
Certified Food Protection Manager (CFPM) training	\$99
CFPM certificate	\$35
TOTAL:	\$13,972.68

In many cases, duplicative rules also exacerbate costs. For example, Indianapolis requires registering a trade name at the state and county level, whereas most cities only require doing so at one level of government. Des Moines brick-and-mortar businesses must complete at least six separate inspections related to construction and health code compliance before starting up. Each inspection may need to occur multiple times before an inspector's sign-off is earned. This is a high number of minimum inspections required compared to other cities. In addition to these inspections and obtaining local business licenses and permits, barbers in Des Moines also need double sign-off from the state: All barbers in Iowa must be licensed by the state to practice barbering, and they need a separate facility license for the shop itself.²⁶ Acquiring multiple licenses—or completing duplicative requirements—adds significantly to the final cost of starting up in all cities.

One of the biggest financial barriers of all is the cost of time: When an entrepreneur needs a permit or license that triggers months of back-and-forth with zoning, building, or health officials, the resulting delays cost that entrepreneur thousands of dollars in rent and utilities paid while the business remains shuttered. Opening day gets pushed back as the applicant waits for a permit to be issued or an inspection to be completed.

High costs create even steeper barriers for those who come from disadvantaged communities. Lower-income entrepreneurs and applicants from at-risk communities are often stunned by steep price tags when applying for licenses and permits—all of which must be paid before the business even earns a dime.²⁷ Many cities charge similar rates for large enterprises as they do for brand-new or smaller-scale businesses, making it difficult for new or growing businesses to pay up.

High fees also affect certain business models in pronounced ways. For example, even though restaurants

are common and often small-scale, food businesses experience unique regulatory challenges. They must obtain expensive state or local permits—for example, aspiring restaurant owners in Phoenix must pay \$1,265 just to obtain a food permit with the accompanying plan review—while dealing with poorly articulated food-safety protocols that confuse entrepreneurs who themselves want to keep customers safe (or risk going out of business). And while some small businesses, such as retail sellers, may not automatically encounter extremely high fees to start up in every city, they still frequently require other approvals, like zoning and sign permits, that create serious cost barriers.

Navigating these high costs contributes to the overall death by a thousand cuts, as individual fees contribute to a large final bill for entrepreneurs looking to get their businesses off the ground. Many may run out of funds before even reaching opening day.



Tim Tobitsch

Pittsburgh, Pennsylvania

Tim Tobitsch is the owner of Franktuary, a food truck-turned-restaurant serving gourmet hot dogs and craft beer in the Lawrenceville neighborhood of Pittsburgh. Inspired by the poor quality of hot dogs at his college dining hall, Tim saw an opportunity to elevate the simple food to a unique and quality culinary experience. The first Franktuary brick-and-mortar location opened in downtown Pittsburgh in 2004. Because the building was in a historic district, there were no blueprints on file with the city. This created problems and delays out of Tim's control, such as not being able to secure a permanent occupancy permit for six months after opening. Tim also had to install expensive signage to comply with

the zoning regulations of the historic district. Eventually, Tim closed the location and moved Franktuary to the Lawrenceville neighborhood. Getting his food truck operation off the ground was an even tougher battle for Tim. Pittsburgh officials wanted to charge him an annual fee for having his logo on the side of his truck because it constituted a "billboard." The city also said he could not get his food truck permit because his food truck was wider than four feet—an arbitrary rule that was not clearly listed anywhere in city documents or resources. "There were so many obstacles that I ended up giving up on getting permitted in Pittsburgh. I stick to places where I'm invited to avoid the hassle."

Delays

Local government agencies are often siloed and bureaucratic, making starting a business a slow process for entrepreneurs—a reality that engenders frustration among the small-business community while imposing additional expense.

While it is difficult to systematically predict how long it takes to start a business in cities—timetables for processing paperwork are not always immediately available or adhered to by officials, a challenge in and of itself for applicants—many of the entrepreneurs we speak to tell us that it can take months just to get all the paperwork in place for opening day. If agency staff fail to meet promised timetables for how long a sign-off will take, a few months becomes many months, or even more than a year. Uncertainty pervades this waiting game: Entrepreneurs do not know if staffers and inspectors will consistently issue the same approvals or denials, as many residents cite being given a hard time by an official for something that a different official had previously approved. Guidance can change based on which city employee the applicant talks to. And due to the lack of good step-by-step guides and a one-stop shop for applicants, entrepreneurs are left in the dark on how to proceed—or, even worse, given wrong information on how to complete the regulatory process.

Take Jesse Rice, the owner of Black Circle Brewing and Loom bar in Indianapolis. According to Jesse, the process of getting all the permits, both state and local, for starting a business in the city is made even more difficult by agencies' lack of coordination. At one point, Jesse remembers getting failed in an inspection on something that a previous inspector had already approved, highlighting how inconsistent enforcement by officials can lead to frustration, delays, and wasted resources.

The cities surveyed in this report lack true one-stop shops—online portals or websites that allow applicants to complete all requirements for starting a business in one place. They present key regulatory information in disjointed ways while forcing entrepreneurs to create multiple logins for permitting and licensing portals. Out of five criteria that measure how well each city's website organizes information for entrepreneurs, cities, on average, succeed on just 2.5 of them—and no city succeeds on all five (see Table 2). Birmingham and Des Moines both score the lowest, each picking up a score of zero out of five.

The five **one-stop shop** criteria



Does the website **connect city requirements with processes from other levels of government**, such as corporate registration?



Can an entrepreneur **complete most forms and registrations for the city through a single online portal**, rather than in person or through each agency's own website?



Does the website **provide sufficient information on all requirements** for starting a business, such as zoning and permits, not just for getting a business license?



Does the website have a **user-friendly, single log-in** opportunity so entrepreneurs can **organize information and track progress** in one location?



Does the website **guide entrepreneurs through the process** effectively with helpful, step-by-step guides?

Table 2: Cities lack true one-stop shops to help entrepreneurs start a business, causing frustrating delays

City	County and state requirements included	Forms through one portal	All city requirements covered	User-friendly single log-in	Effective step-by-step guides	Final one-stop shop score (X/5)
Atlanta	Yes	No	Yes	Yes	Yes	4
Birmingham	No	No	No	No	No	0
Boise	No	Yes	Yes	No	No	2
Boston	No	No	No	No	Yes	1
Des Moines	No	No	No	No	No	0
Detroit	Yes	No	Yes	Yes	Yes	4
Indianapolis	No	No	Yes	Yes	Yes	3
Jacksonville	Yes	No	Yes	No	No	2
Minneapolis	Yes	No	Yes	No	Yes	3
New Orleans	Yes	No	Yes	Yes	Yes	4
New York	Yes	No	Yes	Yes	Yes	4
Newark	Yes	No	Yes	Yes	No	3
Philadelphia	No	Yes	Yes	No	Yes	3
Phoenix	Yes	No	Yes	No	No	2
Pittsburgh	No	Yes	Yes	Yes	Yes	4
Raleigh	Yes	No	No	No	No	1
San Antonio	Yes	No	Yes	No	No	2
San Francisco	Yes	No	Yes	Yes	Yes	4
Seattle	Yes	No	No	No	Yes	2
St. Louis	Yes	No	No	No	Yes	2

Poor communication between city agencies and officials also contributes to the delays small businesses face from local government. Once entrepreneurs begin applying for licenses and permits, they soon find that they typically have to work with several agencies to get all their paperwork in order—something made more difficult and time-consuming due to the lack of communication between agency officials. This lack of communication often leads to entrepreneurs being given poor advice or inconsistent information, which in turn causes additional delays.

On average, food truck entrepreneurs in the 20 cities studied must interact with seven agencies—and their rules and regulations—to start a business (see Table 3). In many cases, staff require that entrepreneurs make trips in person to agency offices to file forms and attend meetings, slowing down the process even further and introducing additional frustration and headaches. Entrepreneurs must complete, on average, six in-person activities to get up and running. Newark requires entrepreneurs to complete an average of 13 in-person activities to start a business, more than any other city we studied.

Table 3: High numbers of agencies involved and required in-person visits severely delay food-truck entrepreneurs

City	Minimum number of in-person activities to start a food truck	Number of agencies involved to start a food truck
Atlanta	7	8
Birmingham	3	7
Boise	5	6
Boston	7	9
Des Moines	2	6
Detroit	5	6
Indianapolis	5	6
Jacksonville	3	8
Minneapolis	5	11
New Orleans	5	9
New York	5	6
Newark	7	8
Philadelphia	1	6
Phoenix	3	8
Pittsburgh	2	6
Raleigh	2	6
San Antonio	5	7
San Francisco	6	7
Seattle	6	9
St. Louis	6	8

Long delays affect certain business models in particularly serious ways. For example, if a business like a barbershop needs to renovate its storefront space, it often is required to obtain zoning approvals or building permits before work can begin. The process of starting up often becomes bogged down by the need to wait for sign-offs on renovation plans and inspector reviews. Businesses like barbershops also face an additional set of rules and permits before they can practice their trade, including those issued by state occupational and professional licensure boards. These requirements involve completing trainings or schooling and undergoing testing in order to be certified by state officials to practice an occupation—requirements that translate into more time spent getting to opening day.

Complexity

To start their dream ventures, entrepreneurs must navigate regulatory processes that are difficult to understand, often replete with duplicative steps and unnecessary procedural hurdles. Red tape with nitpicky requirements trips up applicants, exacerbating back-and-forth communication issues with agency officials and causing frustration for the end user. Overly confusing and complex requirements bog down entrepreneurs in process, further contributing to the high costs and long delays associated with starting a business.

Regulatory complexity is draining: Few entrepreneurs—especially those who have yet to successfully get up and running—have the resources to hire lawyers or expeditors to handle the process for them. Forced to navigate tricky rules on their own, entrepreneurs often find compliance challenging as they attempt to make their way through the maze of steps, forms, and registrations (see Table 4).

Regulatory complexity at the local level poses barriers on a number of fronts. Cities that have heavy business licensing

requirements often force entrepreneurs to get licensed for activities that pose little threat to public health and safety. For example, New Orleans licenses aspiring tour guides, who must have a clean criminal record, pay a \$50 fee, and pass a test on “the history and culture of New Orleans” before going into business.²⁸

In some cases, multiple licenses are required for one business—such as a grocery store, which may need multiple food- and retail-related licenses—increasing time and money spent on compliance. San Francisco has 212 business license categories—the highest number of all cities studied, forcing entrepreneurs there to navigate complex lists of licenses to figure out which apply to their business. Applying for licenses and permits involves submitting pages and pages of supporting documentation, and city websites are not always clear on what needs to be submitted and what kind of deadlines applicants must meet. For example, New York City requires 24 individual forms, copies, and other pieces of supporting documentation when applying to open a barbershop (see Table 5).

Beth Rovazzini

Indianapolis, Indiana

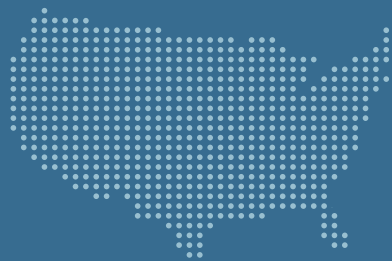
Located in the town of Speedway on the edge of Indianapolis, B&W Heating and Cooling has been in Beth Rovazzini’s family since the 1960s. Today, the company’s 30 employees serve customers in multiple jurisdictions, contracting on residential and commercial projects throughout the region. When asked about her experiences applying for permits and licenses to complete work in Indianapolis, Beth notes that one of the biggest challenges is knowing the right person to call—an acute barrier for those who are just starting out and have fewer connections within city government. Indianapolis recently transitioned to a new online portal for building permits, which streamlined the process for submitting paperwork. But for trades

licenses, B&W must contend not only with duplicative licensure, as some trades require registration at both the state and local level, but also with slow and frustrating approvals from the city. Beth finds that due to inconsistent information from officials, the only way to resolve an issue is to go in person to city headquarters with a blank check. Meanwhile in neighboring Hendricks County, only general contractors need a local license, significantly reducing the red tape that B&W must navigate to serve customers. According to Beth, Indianapolis city officials should work to establish a more accessible and transparent process, ensuring that small businesses have the resources they need when navigating the rules for opening up shop.



Table 4: Starting a business is complex, typically requiring entrepreneurs to complete dozens of regulatory steps

City	Total steps to open a restaurant	Total steps to open a bookstore	Total steps to open a food truck	Total steps to open a barbershop	Total steps to open a home-based tutoring business
Atlanta	76	46	44	68	12
Birmingham	48	18	34	40	10
Boise	59	35	30	50	7
Boston	92	34	37	81	7
Des Moines	66	22	31	64	9
Detroit	77	32	43	60	6
Indianapolis	69	44	34	62	6
Jacksonville	66	37	33	66	19
Minneapolis	69	32	37	58	7
New Orleans	43	44	25	37	16
New York	52	33	28	56	7
Newark	57	74	31	64	19
Philadelphia	58	41	42	46	17
Phoenix	58	39	37	55	21
Pittsburgh	48	30	25	48	12
Raleigh	60	31	33	59	18
San Antonio	59	24	30	58	6
San Francisco	61	34	44	45	7
Seattle	63	44	45	49	10
St. Louis	35	17	32	27	14



But business licensing is often just the beginning. Entrepreneurs, especially those looking to start brick-and-mortar businesses, frequently cite zoning rules and building permits as the most burdensome part of getting to opening day. Aspiring business owners often need a slew of building and zoning permits to get their commercial space ready to open to the public—from sign and construction permits, to trade permits and special-use authorizations. While some cities, such as San Antonio, only require a certificate of occupancy for businesses that have changed the zoning use of the lot they occupy, others, such as Jacksonville, automatically require a new certificate for any new brick-and-mortar business. Zoning procedures get

bogged down in hearings, politics, and administrative actions, even if the applicant conforms to the city's zoning rules. In Jacksonville, for example, when a new business triggers an exception to restrictive zoning rules, the entrepreneur must navigate an additional, separate world of fees and steps. In the case of applying for a zoning exception, the Jacksonville entrepreneur must complete 13 steps—five of which are in person—and two forms, while paying \$1,366 in fees. Two agencies are involved, and the applicant must notify neighbors and attend a public hearing where their application will be discussed and any member of the public may object to the proposed project.

Table 5: Starting a barbershop involves navigating complex red tape

City	Total steps to start a barbershop	Total forms to start a barbershop
Atlanta	68	20
Birmingham	40	15
Boise	50	11
Boston	81	21
Des Moines	64	11
Detroit	60	12
Indianapolis	62	15
Jacksonville	66	13
Minneapolis	58	18
New Orleans	37	15
New York	56	24
Newark	64	19
Philadelphia	46	16
Phoenix	55	10
Pittsburgh	48	13
Raleigh	59	17
San Antonio	58	17
San Francisco	45	9
Seattle	49	14
St. Louis	27	10

Once entrepreneurs get a handle on the start-up process, they still have to worry about complex roadblocks hidden in city codes and elsewhere that trip up residents. For example, “clean hands” rules make it impossible to obtain or renew paperwork if the applicant owes even small sums of money to city government. This puts entrepreneurship out of vulnerable residents’ reach over petty amounts of debt. Criminal history checks are often part of the process to obtain various permits as well, which may deter returning citizens and entrepreneurs from other at-risk populations from starting businesses, a crucial option for people who might have difficulties being hired by other employers. These rules especially disadvantage those who are unsure if their past will be held against them in the licensing process, even if unrelated to the skills they have developed to be a successful entrepreneur in their chosen field.

Complex rules and requirements affect certain business models in pronounced ways. For example, entrepreneurs wishing to start food trucks face a litany of restrictions at the local level that are often designed to protect established brick-and-mortar restaurants and have

nothing to do with public health and safety. In Atlanta, for example, mobile vendors may not operate within 200 feet of a stationary business selling the same or similar products, meaning that their options for where to set up shop in high-traffic corridors are severely limited by rules unfairly designed to protect established businesses from competition. And while otherwise relatively simple to start up, home-based businesses are often hindered by zoning restrictions—such as square-footage or employee limits—that make it difficult for entrepreneurs to operate out of the home by limiting their ability to grow or serve customers. In rare cases, home-based businesses are required to obtain a conditional use permit—an onerous and expensive zoning process that forces these entrepreneurs to gain approval from neighbors while defending themselves at a public hearing.

The regulatory labyrinth that aspiring small business owners experience not only frustrates entrepreneurs and makes compliance difficult, but also deters some residents, daunted by the prospect of dealing with city rules, from even starting at all.

Cheaper, Faster, Simpler

A Roadmap for Reform

Regulatory *death by a thousand cuts* is a problem that affects many small businesses and entrepreneurs at the local level, both those looking to start up and those who are already established and must deal with ongoing rules and requirements to continue operating and growing.

But it does not have to be this way.

By adopting best regulatory practices to address the needs of their small-business communities, city officials can improve the landscape for entrepreneurs. We want to partner with officials to help them streamline red tape to make life easier both for those who enforce the rules and those who must navigate them.

Who We Are

The Institute for Justice (IJ) is a nonprofit law firm dedicated to making it easier for entrepreneurs to earn an honest living doing what they love. Cities Work, an initiative of IJ, is aimed at making it cheaper, faster, and simpler to start a business in cities, assisting local policymakers by researching regulations and pursuing key legislative reforms.

Through Cities Work, we work alongside entrepreneurs to help them understand how to navigate rules for starting a small business while advocating for themselves. We collaborate with regulators seeking to improve their cities' processes, research strategies to improve the laws and practices on the books, and advance solutions.

The Path Forward

In preparing the research for this report, we have hosted roundtables with and spoken to entrepreneurs across the country to hear their perspectives on what it is like to start a business at the local level. Some of their stories are featured throughout this study.

Informal surveys of entrepreneurs from IJ-hosted roundtables in some of these cities have found that the most popular ways to address the cost, delays, and complexity of the business start-up process in cities are lowering license fees, creating a true one-stop shop, and simplifying licenses for new businesses.²⁹

While specific recommendations for a particular city should take into account the unique challenges entrepreneurs face there, policymakers should follow general best regulatory practices established by their peers and outlined in this study. The goal should be to make it **cheaper**, **faster**, and **simpler** to start a small business.

TOOLKIT

THE ACTIVISM

- Publishing policy reports
- Leading roundtables with entrepreneurs
- Surveying entrepreneurs
- Researching regulatory barriers
- Crafting legislation
- Testifying on key legislation
- Identifying best practices
- Organizing small business owners
- Collaborating with officials on administrative reforms
- Drafting op-eds, one-pagers, and other media materials



Christina Moffatt

Des Moines, Iowa

Christina Moffatt is the owner of Crème Cupcake + Dessert, a sleek bakery in Des Moines' Ingersoll neighborhood that transforms into a cocktail-serving lounge in the evenings. By day, she crafts delicious baked goods that have earned her recognition by the likes of Food Network's *Cupcake Wars*; by night, she assists fellow small business owners with growing their operations and surviving disruptions brought about by the pandemic. When asked about her experiences starting a business in Des Moines, Christina notes that the process is difficult. For people just starting out, even knowing what the requirements are is a challenge, as the city lacks true step-by-step guides for applicants. Since her business serves food and alcohol, Christina must seek approval from both the city *and* state. But due to the lack of

information from the city, Christina did not even realize at first that there were city processes she had to complete. Once she got started, she found that meeting both city building-code requirements and state food-code rules was especially frustrating, as the two groups of officials often failed to work together and ensure that she correctly followed relevant codes. To get her liquor license, Christina then had to go before Des Moines' city council to defend her business—a process she describes as intimidating, especially for those who do not speak English as their first language. On top of all that, she must pay \$1,700 per year for the license. According to Christina, if the process to start up were streamlined, more businesses like hers would be able to open up and serve their communities.



Cities should:

Lower the cost of doing business by cutting licensing and permitting fees that act as barriers to economic mobility for lower- or middle-income entrepreneurs.

Adopt more flexible fee schedules, accommodating new or small businesses that pose little threat to public health and safety, while also prorating fees for shorter license terms.

CHEAPER

Create a true one-stop shop for starting a business, where applicants can access and complete all the paperwork they need to get their business off the ground in one portal with a single sign-on.

Reduce the number of times that entrepreneurs must make in-person trips to government offices, offering clear step-by-step guides for how to complete key registrations online.

FASTER

Review zoning and permitting rules to reduce the number of steps entrepreneurs must complete to get the sign-offs they need. Excess procedures or paperwork for starting a business should be combined or eliminated.

Cut business licensing requirements to focus agency resources on a smaller set of businesses that pose health and safety risks to the public.

SIMPLER

For recommendations tailored to their city, policymakers can visit that city's profile page in the report or contact IJ for more information. Our goal is to work collaboratively with city officials across the country to make it cheaper, faster, and simpler for all entrepreneurs to start a business.

Everyone would win if the city were more proactive in making the experience of starting a small business smoother and more accessible.

Paige Roth

Des Moines, Iowa

Imagine you have spent months preparing the commercial space that will house your dream business. You have invested tens of thousands of dollars and carefully followed city procedures for starting up in your town. But as you approach your long-awaited grand opening, you get a call from a city inspector who, on his way to performing the final inspection, informs you he has to cancel because a single form had not been submitted. For Paige Roth, a Des Moines entrepreneur who owns a chiropractic practice on the west side of town, it was a devastating experience—and one that happens all too often in cities where requirements are poorly explained or when officials do

not communicate effectively with applicants for licenses and permits. Paige notes that in Des Moines, the time and cost associated with receiving approvals, especially for building permits, can be burdensome. Because the process is faster and cheaper in the suburbs, the city loses out on development that might have taken place had the process been easier. Everyone would win if the city were more proactive in making the experience of starting a small business smoother and more accessible: it would mean fewer headaches for job creators, and a more diverse crop of empowered entrepreneurs for Des Moines' neighborhoods.



District Works

Making it Cheaper, Faster, and Simpler to Start a Business in the Nation's Capital

Situated across the river from IJ's headquarters, Washington, D.C. is primarily famous for its monuments and government buildings. But it is also home to a thriving entrepreneurial community eager to create new opportunities for District residents. To help them achieve those dreams in our own backyard, IJ's Activism Team launched its District Works project in 2019.³⁰

D.C.'s regulatory environment for small and new businesses had profound opportunities for improvement, as requirements for starting up were costly, complex, and difficult to understand, posing barriers especially for residents in economically distressed parts of the city.

District Works began by starting where any advocacy or reform effort on behalf of entrepreneurs should begin: by talking with entrepreneurs and local leaders to find out where the greatest needs and opportunities were.

After hosting roundtable events with entrepreneurs, going door to door in D.C.'s business districts, and meeting directly with leadership at the city's Department of Consumer and Regulatory Affairs (DCRA)—the District agency responsible for the business start-up process—it became abundantly clear that small businesses needed a cheaper, faster, and simpler path to start up than the current regulatory environment provided.

We also learned that almost no one, including city officials themselves, had a real sense of all the steps required to start a business in D.C. That discovery led to the development of a detailed flowchart mapping out each individual step, including the many roadblocks that can stop an entrepreneur in their tracks.

One such “stop sign” to opportunity is called “Clean Hands,” a D.C. policy (though different versions exist in many cities) that prevents anyone with \$100 or more in outstanding debt to the city from obtaining virtually any kind of license.³¹ This extremely low threshold means a simple parking ticket can prevent someone from starting a business, or even obtaining their driver's license, and the types of debt that can count against a D.C. resident include late or missing water utility bills.

The good news is that local leaders in D.C. are listening, and policymakers in other cities can learn from their efforts to modernize and streamline the business creation process.

In 2019, DCRA updated a previously dysfunctional website and collapsed 128 categories of business licenses into 13 simpler groups.³² Meanwhile, D.C. Council removed an arbitrary revenue cap on cottage food producers and allowed them to sell their products in stores and online.³³

In 2020, District Works participated in a DCRA-led working group, with the goal of finding ways to improve small-business regulations during the pandemic. After months of advocacy with DCRA leadership, the team's recommendations were largely adopted by the agency: Officials agreed to tie up remaining points of confusion on their website, create a more comprehensive guide on how to start a business in D.C., and lower fees for acquiring occupational and business licenses, among other improvements.³⁴

In 2021, the District Works team released a report, *Blueprint for Business: Cutting Red Tape and Supporting DC Entrepreneurs*, to highlight the importance of continuing to make it cheaper, faster, and simpler to start a business in the District.³⁵

To further streamline requirements with the report's recommendations in mind, the coalition worked with D.C. Councilmember Brooke Pinto to write legislation that would remove outdated rules in the D.C. Code, permanently retire duplicative license categories, and simplify fee schedules to lower costs for smaller-scale businesses.³⁶ As of January 2022, the Business and Entrepreneurship Support to Thrive Act is still under consideration by D.C. Council.³⁷

D.C., like every city, still has plenty of opportunities to improve, and through targeted research, grassroots activism, legislative advocacy, and policymaker engagement, the District Works team will continue to work with city and business leaders to remove the stumbling blocks preventing D.C. business owners from realizing their dreams.



Marcus Bullock

Washington, D.C.

Marcus Bullock is a D.C.-area native and founder of Flikshop, an app-based service that lets families easily send photos and short notes—a vital lifeline—to their incarcerated loved ones. After being released from prison in 2004, Marcus' first endeavor was starting a painting and contracting company, which employed other returning citizens. He founded Flikshop in 2011, after experiencing the disconnect from family members firsthand, and then founded the Flikshop School of Business, which

teaches incarcerated youth life skills and entrepreneurship principles. When it came to starting his business in D.C., Marcus “never thought the process would be so arduous” because of the many fees and unclear licensing structure. As someone who had to work hard to rebuild his life, he supports other returning citizens who want to do the same. By making the process simpler, other returning citizens like Marcus can rebuild their own lives by starting a business.

IJ's Clinic on Entrepreneurship

Supporting Small Businesses in the Windy City

In addition to its Arlington, Va. headquarters and state-based offices, IJ operates a legal clinic at the University of Chicago Law School that simultaneously supports entrepreneurs struggling to overcome legal barriers to starting up while helping train law students to be effective advocates for those entrepreneurs.³⁸

For decades, the IJ Clinic on Entrepreneurship has tirelessly advocated on behalf of over 200 clients ranging from flower peddlers to tech startups. What unifies IJ Clinic clients is a combination of big entrepreneurial dreams and the need for legal support and advocacy to overcome the burdens faced by small businesses. While large or established businesses with significant capital are often able to hire legal services, or even retain full-time compliance staff, small business owners and entrepreneurs operate at a huge disadvantage as they try to navigate administrative or regulatory barriers to business start-up and growth on their own.

In addition to legal representation, the IJ Clinic hosts conferences, conducts and publishes research, organizes grassroots activists, and engages directly with city and state officials to improve the policy climate for small businesses in Chicago.

The IJ Clinic's deep roots and history in the city of Chicago mean that its staff and the students they work with have the in-depth experience necessary to guide clients and partners through the otherwise daunting processes of starting and growing their small businesses, all while working towards meaningful, constructive reform to help entrepreneurs in the future.

The Street Vendors Association of Chicago heard about the work of the IJ Clinic and reached out for help because police were telling them they were not allowed to sell. The vendors did not understand the city's rules and did not know how to change the law so they could operate legally. After years of collaboration, the IJ Clinic and the Association worked with the city to pass rules that would give vendors a chance to operate legally. The rules and the licensing process are still confusing and burdensome, however, and the IJ Clinic continues to advocate for further reform and transparency.³⁹

Another IJ Clinic client, Becky Mueller, wanted to stay in Chicago after graduating from fashion school, but recognized that retail opportunities were declining in an age of online shopping.

Her solution—buying a 25-foot truck and creating the mobile boutique North and Hudson—allowed her to meet her customers directly in Chicago's business districts. The licensing process for her mobile business, however, was difficult, reflecting the slow pace at which many cities adapt to new business models.

Thanks to persistent advocacy by the IJ Clinic, Chicago finally adopted rules to legalize mobile boutiques like Becky's. But the delay and the uncertainty were too much for Becky to bear. She moved her mobile boutique out of state to a more friendly legal environment.⁴⁰



Ana Galindo

Chicago, Illinois

Ana Galindo has been vending on Chicago streets for 15 years, selling traditional Mexican treats like *tamales*, *elotes*, and *aguas frescas*—treats she learned to prepare alongside her mother while growing up in Mexico. Street vending, Ana notes, is a way not just to flexibly provide for herself and her four kids, but also a way for her and her customers to feel connected to their cultural roots. But Ana’s journey has not always been easy, especially when obtaining permission to vend from city officials. In Chicago, street vendors that sell from carts like Ana’s are required to prepare their products in a restaurant or commercial kitchen, a requirement that is stifling for many vendors, who, especially during the pandemic, have struggled to afford steep rents for kitchen space. On top of those steep rents, the multiple licenses required to make food and vend used to cost street vendors \$800—until recently, when officials listened to vendors’ concerns and agreed to lower the fee to \$100 (a needed change that should serve as a model to other

cities). Meanwhile, rules for cart specifications and the kinds of food vendors can sell are not only complicated and often poorly communicated, but also keep vendors from being able to fully capitalize on meeting customers’ demands. As an example, Ana recalls going to City Hall with all the documentation needed to get her license, only to be told that the instructions she had been given before were faulty—and that she would not be able to obtain a license based on the products she planned to sell. Ana also recounts being told she needed to serve toppings in individual containers, contrary to her customers’ preferences. Before she obtained her license, officials even went so far as to penalize her for vending by assessing multiple tickets and pouring bleach on her products to prevent further sales, an experience Ana found devastating. All in all, Ana believes the process for street vendors must be simpler so that more people like her can get licensed to vend legally instead of having to operate in the shadows.



A Closer Look at 20 Cities' Regulations

Atlanta

FAST FACTS

Population (2020):

498,715

10-Year Population Growth (2010–2019):

18.7%

5-Year Unemployment (2016–2020):

4.8%

Median Household Income (2019):

\$55,279

New Firms Started (2018):

161 per 100,000 people

Entrepreneurs in Atlanta face serious regulatory hurdles when trying to get their businesses off the ground. While city websites do a fairly good job of providing detailed information to applicants—making it easier to understand the overall regulatory process—officials must streamline the actual rules for starting a business. This will encourage job creation and ensure that entrepreneurship is accessible to all residents.

Key Takeaways

In Atlanta, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start the ventures of their dreams.

- › **Cost:** Based on our analysis of five specific, common business types, opening a business in Atlanta can be an expensive endeavor. Starting a restaurant involves completing 20 forms and 76 steps, and paying 14 different fees that total \$5,308. Opening a barbershop requires 20 forms and 68 steps, and paying 12 fees totaling \$2,462.
- › **Delays:** On average, entrepreneurs must make more in-person visits to government agencies in Atlanta than in other cities studied. For example, starting a restaurant and a barbershop, respectively, involves 12 and 14 in-person steps. In both cases, Atlanta requires more in-person steps than most of the cities studied.
- › **Complexity:** Atlanta’s business licensing requirements are complex and burdensome. In addition to requiring a tax certificate for all businesses, the city licenses 82 categories of business activities, which erects additional barriers as entrepreneurs must navigate complicated red tape to figure out which licenses apply to their businesses.

Starting a Business in Atlanta: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$5,308	14	10	12	20	76
Bookstore	\$1,408	7	10	11	13	46
Food Truck	\$2,943	12	8	7	12	44
Barbershop	\$2,462	12	10	14	20	68
Home-Based Tutoring	\$368	4	6	2	6	12

Business Licensing

Licensing designation: License by tax—Atlanta requires all businesses to pay a fee and obtain a city tax certificate.



General business license requirement

Yes



Estimated number of license categories

82



Estimated number of license tax classifications

335



One-Stop Shop Score: 4/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Entrepreneurs in Atlanta are often required to undergo several background checks that not only seem unnecessary and duplicative, but also pose significant barriers to vulnerable residents, such as returning citizens and lower-income entrepreneurs. At the city level, the issuance of certain business licenses is contingent upon the applicant having a clean criminal record. The state also forces business owners to submit affidavits that prove lawful presence in the country. Other state permits require additional verification of residency or criminal history information.

Late fees for failure to renew a business license by January 1st are high. Atlanta charges a \$500 fee if applicants do not renew by February 15th. Being late by more than a month-and-a-half results in a fee of 10% of the total license fee, plus a 1.5% per-month interest charge.

Terms for business licenses are inflexible, operating off the government's calendar rather than an entrepreneur's. All licenses expire on December 31st, regardless of when during the year the license was issued.

Entrepreneurs engaging in our five common businesses studied face serious roadblocks. Home-based businesses are prevented by zoning restrictions from having more than one employee or conducting sales at the home. They are also limited by square-footage caps, which prevent these businesses from occupying more than 25% or 500 square feet of the home's floor space—whichever is less. Food trucks also face unique barriers: They cannot operate within 200 feet of a stationary business selling the same or similar products.

Accommodations for New or Small Businesses

Atlanta instituted a New Small Business Occupation Tax Waiver in 2018, waiving occupation taxes for up to five years for small businesses seeking to open in areas the city has targeted for commercial development.

Fees for a city tax receipt are based on, among other things, gross receipts, thus accommodating smaller-scale businesses.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Atlanta. City officials should:

- › Reduce late fees.
- › Streamline the number of business license categories and simplify the process to obtain building and zoning permits.
- › Reduce the number of times an entrepreneur must complete a regulatory requirement in person or make a trip to agency offices to complete paperwork.
- › Eliminate unnecessary background checks that may deter vulnerable would-be entrepreneurs from starting their ventures. Work alongside state officials to remove similar barriers that single out returning citizens and disproportionately impact entrepreneurs of color.
- › Base the terms of business licenses on the entrepreneur's application date, not the calendar year, or prorate fees based on when the application was filed.
- › Allow home-based businesses to conduct sales from the home and have more than a single employee. Remove square-footage caps that limit these businesses to only 25% or 500 square feet of the home's floor space.
- › Eliminate restrictions on the operation of small businesses that are based on protectionism instead of public health and safety, like the proximity restriction for food trucks.



Read more about Joey and Emily Ward's experience starting a restaurant in Atlanta on page 23.

Birmingham

FAST FACTS

Population (2020):
200,733

10-Year Population Growth
(2010–2019):
-1.5%

5-Year Unemployment
(2016–2020):
4.3%

Median Household Income (2019):
\$35,346

New Firms Started (2018):
111 per 100,000 people

Entrepreneurs in Birmingham must navigate unclear websites and confusing red tape when trying to start their businesses. The city does not meet any of our one-stop shop criteria, tying with Des Moines for last place among our 20 cities studied. Officials must increase the accessibility of clear startup guidance and streamline license categories to simplify the process.

Key Takeaways

In Birmingham, the cost, delays, and complexity of the regulatory process for small businesses make it challenging for entrepreneurs to open up shop.

- › **Cost:** Based on our analysis of five specific, common business types, opening a business in Birmingham comes with a steep price tag. Restaurants must pay 16 different fees totaling \$4,403 to start their business, which includes a \$1,710 building permit fee. A barbershop pays 20 fees totaling \$2,933 to open shop.
- › **Delays:** Birmingham scores a zero out of five on our one-stop shop score. Barbershop owners must visit agencies in person seven times, in addition to undergoing their state-level barber educational and licensing requirements. All of this lengthens the time it takes to start up.
- › **Complexity:** Restaurants and barbershops in Birmingham must fill out 15 forms each—representative of what many entrepreneurs in the city must navigate when trying to start up. The city fails to connect applicants to other levels of government and effectively guide them through the startup process, leaving entrepreneurs to navigate a labyrinth of regulatory requirements on their own.

Starting a Business in Birmingham: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$4,403	16	9	5	15	48
Bookstore	\$845	4	8	3	9	18
Food Truck	\$1,095	6	7	3	8	34
Barbershop	\$2,933	20	9	7	15	40
Home-Based Tutoring	\$75	2	5	1	5	10

Business Licensing

Licensing designation: License by tax—Birmingham requires all businesses to pay a fee and obtain a city tax certificate.



General business license requirement

Yes



Estimated number of license categories

N/A



Estimated number of license tax classifications

293



One-Stop Shop Score: 0/5

- [] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [] Covering all city requirements, not just requirements for getting a business license
- [] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Birmingham has nearly 300 tax classifications—more than most of the cities we studied. City websites are sparse, containing incomplete information, lacking specific guides to starting particular businesses, and offering little guidance on certain fees. The city trails behind other cities in the study, such as San Francisco and Seattle, when it comes to providing clear information and guides on city websites.

Home-based business owners face particularly challenging restrictions: Customer visits are prohibited at the home, with no exceptions. This

means a home-based tutor—the model home-based scenario for our five-business analysis—would not be allowed to teach pupils at home.

Food trucks also face unique barriers: They cannot vend within 150 feet from any restaurant door, limiting the number of available spots where vendors can operate. Additionally, vendors can only operate from 6 am to 6 pm, eliminating the highly in-demand opportunity to serve late-night customers.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers can make it cheaper, faster, and simpler to start a business in Birmingham. City officials should:

- › Reduce the number of license tax classifications.
- › Provide clear and concise information online. Guides should be readily available and integrated into site pages, not buried in various PDF documents as they currently are. Guides should be available for common business types and walk entrepreneurs through the general requirements to start their business.
- › Put more forms online and reduce the number of paper forms that must be filled out and encourage county officials to follow suit.
- › Move the home-business certificate of agreement application online and create a one-stop shop for home-based business startups.
- › Allow in-home customer visits for home-based businesses.
- › Eliminate restrictions on the operation of small businesses that are based on protectionism instead of public health and safety, like the proximity restriction for food trucks.



Boise

FAST FACTS

Population (2020):

235,684

10-Year Population Growth (2010–2019):

9.3%

5-Year Unemployment (2016–2020):

3.5%

Median Household Income (2019):

\$56,798

New Firms Started (2018):

199 per 100,000 people

Entrepreneurs in Boise face a daunting number of regulatory hurdles to get their businesses off the ground. There is ample opportunity for officials to reduce the number of steps for some of the city’s most complex processes, lower fees, and better integrate the variety of regulatory requirements into more robust step-by-step guides.

Key Takeaways

In Boise, the cost, delays, and complexity of the regulatory process for small businesses can make it very difficult for entrepreneurs to start their ventures.

- › **Cost:** Opening a business in Boise can be an expensive endeavor. For example, restaurants in Boise must pay 10 different fees totaling \$2,946 for licenses and permits to get started. Barbershops must pay \$1,609 and bookstores must pay \$1,150—all before opening day.
- › **Delays:** Boise meets only two of five criteria for a complete one-stop shop. It does not connect city-level requirements with state- and county-level requirements to open a business and does not provide step-by-step guides for popular business types. In late 2020, Boise transitioned from hosting an OpenCounter portal—an online tool that helps business owners complete regulatory requirements—to an Accela portal, which removed many user-friendly features such as step-by-step guides and cost estimates for starting businesses.
- › **Complexity:** Entrepreneurs must complete 59 steps to open a restaurant. Comparatively, home-based businesses in Boise only need to complete seven steps to start their business. The additional steps for brick-and-mortar businesses are due to several inspections and in-person submissions of paperwork.

Starting a Business in Boise: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$2,946	10	9	7	14	59
Bookstore	\$1,150	4	6	4	9	35
Food Truck	\$684	8	6	5	10	30
Barbershop	\$1,609	8	8	4	11	50
Home-Based Tutoring	\$25	1	4	0	3	7

Business Licensing

Licensing designation: License by business type—Boise licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

58



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 2/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Through our comparative analysis of five common business types, we learned that Boise's building permit process is cumbersome, especially for a smaller city. The process requires entrepreneurs to provide copious supporting documentation, complete numerous steps, and navigate a maze of online instructions, making it a serious impediment to starting a business.

The building permit process is onerous, with at least nine additional sets of documentation to submit with the primary permit application. For many requirements, it is not always clear on the website whether or not additional materials must be submitted, such as forms and fees for sewer connection or erosion and sediment control.

Home-based business owners are prohibited from using more than 500 square feet of their home for business activities. Home tutoring is limited to only one pupil at a time with a maximum of eight pupils seen a day.

State-level restrictions and requirements can make it additionally challenging for entrepreneurs to realize their dreams. For example, a barber shop owner can be denied an occupational license for barbering if he or she has been convicted of a felony.

Accommodations for New or Small Businesses

No notable accommodations.



Policy Recommendations

Officials and policymakers can make it cheaper, faster, and simpler to start a business in Boise. City officials should:

- › Revert to using an OpenCounter-style portal that houses step-by-step guides and cost estimates based on inputs from the entrepreneur about the business they want to open. While the current Accela portal is helpful and allows almost all city forms to be completed and paid for online, it lacks OpenCounter's cohesive flow of process and total permit cost estimates.
- › Create "how to" guides for starting common business types. In the absence of a return to an OpenCounter-style portal, officials should focus on creating clear, online step-by-step guides on starting common business types.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Remove the 500-square-foot restriction on home-based businesses.
- › Work with the state to eliminate barriers to work that often target vulnerable residents, like criminal records disqualifying license applicants.

Boston

FAST FACTS

Population (2020):

675,647

10-Year Population Growth (2010–2019):

12.1%

5-Year Unemployment (2016–2020):

4.3%

Median Household Income (2019):

\$65,883

New Firms Started (2018):

137 per 100,000 people

Entrepreneurs in Boston face significant regulatory hurdles in getting their businesses off the ground. Although the city's general business license is simple and relatively low-cost—with few categories of additional business licenses—officials must streamline zoning and permitting rules and provide clear online guidance to aspiring small business owners.

Key Takeaways

In Boston, the cost, delays, and complexity created by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start their ventures.

- › **Cost:** Building permits are expensive, ranging from \$800 to start a barbershop to \$1,850 to start a restaurant. These fees do not include costs for zoning, sign, or trade permits.
- › **Delays:** The city's website does not effectively centralize information for entrepreneurs in an intuitive and organized way, scoring just one out of five in our one-stop shop analysis. This creates confusion and causes additional delays.
- › **Complexity:** Food trucks are popular in Boston, but unfortunately the process for opening up is complex, as entrepreneurs must obtain multiple permits to get up and running. In total, food truck entrepreneurs must complete 37 steps. Restaurant and barbershop owners must complete 92 and 81 steps, respectively.

Starting a Business in Boston: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$5,554	12	9	17	22	92
Bookstore	\$945	6	7	6	9	34
Food Truck	\$1,536	9	9	7	12	37
Barbershop	\$3,300	10	6	15	21	81
Home-Based Tutoring	\$65	1	4	1	3	7

Business Licensing

Licensing designation: License all entities by business type—Boston licenses all businesses through a general business certificate, as well as certain additional categories of business activities.



General business license requirement

Yes



Estimated number of license categories

7



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 1/5

- [] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [] Covering all city requirements, not just requirements for getting a business license
- [] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Applications for permits and licenses—including renewals—can be denied in Boston if the applicant does not have “clean hands,” meaning that entrepreneurs cannot start the businesses of their dreams if they owe even small amounts of debt in fines and fees to city government.

Meanwhile, Boston has several regulatory roadblocks that single out specific kinds of businesses. For example, the city's zoning restrictions make it impossible to start a home-based tutoring business, as the rules prohibit clients from visiting the home altogether—even for applicants who obtain a conditional use permit. In-home sales are also prohibited. Food trucks face similarly unwarranted restrictions: They are subject to GPS tracking by the government.

The city checks an applicant's criminal history when considering restaurant license applications, which can deter those most in need of access to economic opportunity, like returning citizens, from applying in the first place. And state laws impose additional barriers: The barber license application asks applicants about their criminal histories and the peddler license application requires applicants to submit a certificate of character.

Accommodations for New or Small Businesses

Boston allows businesses to register a trade name on their general business certificate applications, consolidating steps to reduce red tape.



Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Boston. City officials should:

- › Create a true one-stop shop for starting a business, with step-by-step guides and well-organized information that cover city and state requirements.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Eliminate “clean hands” requirements to ensure those working to lift themselves out of poverty are not immediately disqualified.
- › Remove unfair barriers that burden specific types of work, such as home-based businesses and food trucks, with unnecessary restrictions.
- › Work with the state to eliminate state-level barriers to work, such as criminal history checks, that often target vulnerable residents.

Des Moines

FAST FACTS

Population (2020):

214,113

10-Year Population Growth (2010–2019):

4.9%

5-Year Unemployment (2016–2020):

3.4%

Median Household Income (2019):

\$49,997

New Firms Started (2018):

140 per 100,000 people

Entrepreneurs in Des Moines must navigate unclear zoning and permitting processes when trying to start their businesses. Des Moines does not meet any of our one-stop shop criteria, tying with Birmingham for last place among our 20 cities studied. While very few businesses need a city business license—significantly reducing the barriers to entry and local red tape that entrepreneurs deal with—officials must streamline zoning and permitting rules and create clear guidance for small businesses starting out.

Key Takeaways

In Des Moines, the cost, delays, and complexity imposed by the regulatory process make it difficult—or sometimes even impossible—for entrepreneurs to pursue their small-business aspirations.

- › **Cost:** Based on our comparative analysis of five common business types, restaurants must pay \$2,473 to open. Yet food trucks—restaurants’ modest, mobile counterparts—must pay \$3,629 to get started due to high costs for licenses and permits, as well as pay for parking meter hoods during the start-up process.
- › **Delays:** Des Moines does not meet any of the report’s five criteria for a true one-stop shop. The city’s website lacks full explanations and upfront guides on starting a small business, making complex processes even more confusing.
- › **Complexity:** The process for obtaining a building permit is lengthy and opaque, as entrepreneurs endure multiple inspection signoffs and applications for construction and trade permits. This is reflected in the 66 and 64 steps it takes, respectively, to start a restaurant and barbershop.

Starting a Business in Des Moines: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$2,473	10	6	8	12	66
Bookstore	\$405	4	7	3	6	22
Food Truck	\$3,629	7	6	2	8	31
Barbershop	\$1,599	11	6	9	11	64
Home-Based Tutoring	\$157	2	4	2	5	9

Business Licensing

Licensing designation: License by business type—Des Moines licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

11



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 0/5

- [] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [] Covering all city requirements, not just requirements for getting a business license
- [] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

In addition to navigating unclear guidance and processes, specific businesses face additional barriers to getting off the ground. New applicants for the food license must pay the maximum registration fee, even though subsequent payments are based on annual sales. Zoning restrictions prevent home-based businesses that are approved by right from having client visits, on-site sales, and non-resident employees.

Applicants for a food truck permit are required to submit receipts showing payment of past-due city fines—prohibiting residents from starting a business if they owe the city even low amounts of debt, such as a traffic citation. Owners are also prohibited

from operating within 100 feet of restaurants, and there are only four established vending zones in the city; combined, these restrictions severely limit where trucks can operate.

At the state level, applicants must document their past criminal histories on the Iowa barber and barber shop license forms, as well as certify on their barber license application that they have received at least a 10th grade education.

Accommodations for New or Small Businesses

The fee for a food license is based on annual gross sales, keeping fees low for fledgling businesses.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Des Moines. City officials should:

- › Create a true one-stop shop for starting a business, with step-by-step guides and information that covers city, county, and state requirements for getting up and running.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Reduce fees and eliminate restrictions that would automatically disqualify would-be entrepreneurs on the first rung of the economic ladder who owe past-due fees to the city.
- › Remove unnecessary barriers on specific business types. Allow home-based businesses to receive clients, have non-resident employees, and make sales from the home. Eliminate the proximity restriction and vending zones for food trucks, allowing entrepreneurs to work from anywhere it is safe to do so.
- › Work alongside state officials to remove barriers that single out returning citizens and low-income residents, such as criminal history checks on license applications.



Read more about Christina Moffatt's challenges starting her business in Des Moines on page 35.

Detroit

FAST FACTS

Population (2020):

639,111

10-Year Population Growth
(2010–2019):

-6.1%

5-Year Unemployment
(2016–2020):

4.6%

Median Household Income (2019):

\$29,481

New Firms Started (2018):

117 per 100,000 people

Entrepreneurs in Detroit face serious regulatory hurdles. While the city’s website features step-by-step guides for entrepreneurs, officials must streamline the actual rules for starting a business and lower fees, while also reducing barriers that disproportionately impact lower-income entrepreneurs, returning citizens, and other at-risk populations.

Key Takeaways

In Detroit, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start the ventures of their dreams and pursue their passions.

- › **Cost:** Fees for licenses and permits are comparatively high in Detroit. For example, an aspiring restaurateur must pay 15 different fees totaling \$6,545 to get started—driven in large part by the need to pay nearly \$1,500 for food plan reviews and permits.
- › **Delays:** Determining how the building permit process works is difficult and confusing. When rules are vague and entrepreneurs are left in the dark, getting to opening day takes longer than necessary, frustrating applicants who get stuck in back-and-forth communication with agency officials.
- › **Complexity:** Regulatory processes are step-heavy: It takes 77 steps to start a restaurant in Detroit—more than in any of the other cities we studied except Boston. With 69 categories on the books, Detroit forces a relatively high number of business types to obtain a city business license before starting up, which creates additional steps for entrepreneurs to complete before starting their businesses.

Starting a Business in Detroit: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$6,545	15	9	12	20	77
Bookstore	\$1,361	4	7	2	7	32
Food Truck	\$1,469	7	6	5	16	43
Barbershop	\$2,931	13	8	11	12	60
Home-Based Tutoring	\$16	1	4	1	2	6

Business Licensing

Licensing designation: License by business type—Detroit licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

69



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 4/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Applicants who owe any type or amount of debt to the city are prevented from obtaining a business license, a hurdle acutely felt by returning citizens and lower-income entrepreneurs—often those most in need of economic opportunity. Business license applicants must also certify if they have been convicted of a crime in order to get a business license, potentially deterring or barring returning citizens from even applying. State regulations can add to these burdens; for example, barbers may be denied state licensure if they do not have “good moral character,” which may deter some residents with criminal histories from applying. Applicants must also have completed the 10th grade.

Applicants who are delinquent in “blight violation” fees—fees for failing to maintain derelict or abandoned property—are not eligible to obtain a permit, certificate of occupancy, or variance without getting

special clearance. While not as expansive as the city's debt provision for business licenses, this requirement still handicaps those who are trying to get back on their feet and adds extra bureaucracy to the permitting process.

Our analysis of five common, representative business types found additional burdens. Zoning restrictions limit home-based businesses to only 25%, or 500 square feet, whichever is less, of the home's floor space, and prevent these entrepreneurs from having client visits and non-resident employees. Food trucks cannot operate within 100 feet of any established business that sells the same goods.

Accommodations for New or Small Businesses

City officials may prorate fees for a license issued for a period of less than six months if they decide that an applicant is experiencing an economic hardship.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Detroit. City officials should:

- › Ensure that licensing costs do not keep out those on the first rung of the economic ladder.
- › Eliminate the “clean hands” requirement that bars applicants who owe any money to the city.
- › Reduce the number of businesses that need city licenses.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Remove barriers that target returning citizens.
- › Remove unnecessary barriers on specific business types. For example, allow home-based businesses to receive clients at the home and have employees and eliminate the proximity restriction for food trucks.
- › Work alongside state officials to remove barriers that single out returning citizens and low-income residents, such as “good moral character” requirements.



Indianapolis

FAST FACTS

Population (2020):

887,642

10-Year Population Growth
(2010–2019):

6.8%

5-Year Unemployment
(2016–2020):

4.0%

Median Household Income (2019):

\$46,442

New Firms Started (2018):

116 per 100,000 people

Indianapolis offers an OpenCounter portal—an online tool that helps business owners complete regulatory requirements—to guide applicants through the business licensing process, and does not require many businesses to obtain a city business license, making the city’s process to start a business simpler than many of the others we studied. But officials should streamline permitting rules, add more information online for starting a business, reduce fees, and eliminate barriers that disproportionately impact those on the first rung of the economic ladder.

Key Takeaways

In Indianapolis, the cost, delays, and complexity imposed by the regulatory process for small businesses can make it very challenging for entrepreneurs to start the businesses of their dreams.

- › **Cost:** Based on our comparative analysis of five common business types, starting a business in Indianapolis is an expensive endeavor. For example, restaurant entrepreneurs must pay 13 different fees totaling \$3,285 to get started in Indianapolis—nearly \$800 of which is just in licensing costs—and barbers must pay \$2,124.
- › **Delays:** Red tape often takes valuable time away from entrepreneurs. For example, getting a conditional use permit involves sending notices to neighbors, public meetings, and completing requirements in person—steps that bog down applicants in compliance and delay opening day.
- › **Complexity:** The process for obtaining a building permit is especially onerous and confusing, in part due to the need for a construction design release from the state. This is reflected in the 69 and 62 steps it takes, respectively, to open a restaurant and barbershop.

Starting a Business in Indianapolis: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$3,285	13	9	8	16	69
Bookstore	\$2,024	7	8	10	14	44
Food Truck	\$437	5	6	5	10	34
Barbershop	\$2,124	13	8	9	15	62
Home-Based Tutoring	\$35	1	4	2	2	6

Business Licensing

Licensing designation: License by business type—Indianapolis licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

30



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 3/5

- [] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Indianapolis forbids license and permit applicants from owing any amount of debt to city, county, or state government, regardless of the type of or reason for the debt—likely holding back lower-income entrepreneurs from starting a business. The state of Indiana also requires delinquent personal property taxes to be paid before barbers and other professionals can obtain state occupational licenses. Applicants for a barber and barber shop license must also submit any conviction records, which could lead to being denied the license.

Although fees to start our model home-based tutoring business are low, zoning restrictions limit home-based businesses to only 30%, or 600 square feet, whichever is less, of the home's floor space, while capping the allowed number of non-resident employees at two.

Accommodations for New or Small Businesses

License terms last a full calendar year from the date of issuance, allowing applicants to renew on their own schedule rather than the government's.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Indianapolis. City officials should:

- › Lower license and permit fees to ensure starting a business in Indianapolis remains accessible to all. Eliminate the “clean hands” requirement that disproportionately impacts those most in need of economic opportunity.
- › Consolidate existing websites and portals into a true one-stop shop for starting a business, with better step-by-step guides that cover requirements from all levels of government.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Relax restrictions on businesses well-suited for entrepreneurs seeking to start out small. For example, ease zoning restrictions on home-based businesses by allowing them to occupy more than just 30% or 600 square feet of the home.
- › Work alongside state officials to remove state barriers that single out returning citizens and low-income residents.



Read more about Jesse Rice's challenges opening his brewery and bar in Indianapolis on page 18.

Jacksonville

FAST FACTS

Population (2020):

949,611

10-Year Population Growth
(2010–2019):

10.9%

5-Year Unemployment
(2016–2020):

4.4%

Median Household Income (2019):

\$52,576

New Firms Started (2018):

164 per 100,000 people

Jacksonville has a single tax certificate for business licensing rather than a regime that licenses businesses individually by activity. The city is also comparatively accommodating to lower-income entrepreneurs when it comes to fees. But officials should streamline zoning and permitting rules for starting a business and provide clear online guidance on the process. The city should also eliminate needless restrictions on specific business types that inhibit entrepreneurs from maximizing their ventures.

Key Takeaways

In Jacksonville, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult for entrepreneurs to start up.

- › **Cost:** Our comparative analysis of five common business types found that Jacksonville has the highest fees for home-based businesses of all the cities studied. An entrepreneur must pay seven different fees totaling \$1,588 just to start a home-based tutoring business.
- › **Delays:** Entrepreneurs are frequently required to make in-person visits to agency offices to file paperwork or complete compliance tasks. For example, an entrepreneur must complete at least twelve in-person requirements when starting a restaurant.
- › **Complexity:** Entrepreneurs in Jacksonville must navigate complex zoning and permitting procedures. For example, restaurant owners must complete 66 steps to start up. The city's website is opaque, failing to properly guide applicants through the process to start a business: Jacksonville scores just two out of five in our one-stop shop analysis.

Starting a Business in Jacksonville: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$2,794	20	7	12	13	66
Bookstore	\$2,139	11	7	9	9	37
Food Truck	\$1,346	8	8	3	10	33
Barbershop	\$2,261	22	7	13	13	66
Home-Based Tutoring	\$1,588	7	6	5	6	19

Business Licensing

Licensing designation: License by tax—
Jacksonville requires all businesses to pay a fee and obtain a city tax certificate.



General business
license requirement

Yes



Estimated number
of license categories

N/A



Estimated number of
license tax classifications

208



One-Stop Shop Score: 2/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

The city forbids those who have become delinquent on their personal property taxes from obtaining a business tax receipt, which poses a significant barrier to lower-income entrepreneurs trying to get started and who would be able to pay back taxes if allowed to earn an honest living.

Jacksonville has a number of regulatory roadblocks that single out specific kinds of businesses and entrepreneurs. For example, food trucks are forbidden from operating within 50 feet of brick-and-mortar businesses that sell the same types of products or services, limiting the locations where they can legally operate. Home-based businesses are restricted more than in most of the cities studied. Even if an applicant goes through the conditional approval process, their business is still limited to only

25% of the home's gross floor area and cannot have non-resident employees.

Accommodations for New or Small Businesses

Because fees for the city tax certificate are often based in part on the size of the business, Jacksonville's fee structure is more accommodating to smaller-scale businesses than a flat fee.

A person whose household income is below 130% of the poverty level is exempt from local business tax requirements and eligible for the Low Income Fee Waiver Program for state licenses.

At the state level, applicants may delay the effective date of a corporate entity to make filing an annual report easier. Fees for the food service license are also prorated according to date of issuance.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Jacksonville. City officials should:

- › Create a true one-stop shop for starting a business, with step-by-step guides and information that cover city and state requirements.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Streamline rules and eliminate restrictions on entrepreneurs who are trying to start out small. Make it easier—and less expensive—to obtain zoning permits for home-based business activities that pose little threat to neighbors' health, safety, and quality of life. Eliminate the proximity restriction on food trucks.



Minneapolis

FAST FACTS

Population (2020):

429,954

10-Year Population Growth (2010–2019):

12.3%

5-Year Unemployment (2016–2020):

3.8%

Median Household Income (2019):

\$58,993

New Firms Started (2018):

130 per 100,000 people

Entrepreneurs in Minneapolis face lengthy processes when trying to get their businesses off the ground. Although city websites—including a user-friendly business portal—do a fairly good job of providing detailed information to applicants, officials must streamline the actual rules for starting a business and reduce barriers that disproportionately target low-income entrepreneurs who are most in need of access to economic opportunity.

Key Takeaways

In Minneapolis, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start up.

- › **Cost:** Entrepreneurs in Minneapolis often encounter high licensing and permitting fees. For example, brick-and-mortar businesses sometimes must pay a Sewer Availability Charge—absent in many other cities—that can add thousands of dollars to the cost of starting up. This means that a restaurant must pay a staggering \$13,973 to get to opening day.
- › **Delays:** Verifying zoning for the ideal property can be tricky—and unforeseen restrictions in the code, like needing to apply for a conditional land-use permit, can delay the regulatory process for entrepreneurs.
- › **Complexity:** An aspiring restaurateur must go through a lengthy process to complete 69 steps to get started—including completing 18 forms and interacting with 14 agencies. For a barbershop, those numbers reach 58 steps, 18 forms, and 12 agencies. Additionally, with 115 categories on the books, Minneapolis’ business licensing burdens outweigh those of most of the cities studied in this report. High numbers of license categories make it more complicated for entrepreneurs to determine which license (or licenses) they need to start their business.

Starting a Business in Minneapolis: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$13,973	14	14	10	18	69
Bookstore	\$1,011	4	6	5	8	32
Food Truck	\$1,702	7	11	5	9	37
Barbershop	\$6,956	13	12	14	18	58
Home-Based Tutoring	\$75	2	4	0	2	7

Business Licensing

Licensing designation: License by business type—Minneapolis licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

115



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 3/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Applicants must have “clean hands” before obtaining a license or permit—meaning that they cannot owe debt to the city. This rule deters lower-income entrepreneurs and vulnerable residents from applying for licensure.

Minneapolis charges an abnormally high fee of 20% of the original license application fee for late renewals.

First-time applicants also automatically pay a \$135 surcharge to obtain a new license.

Some applications for city licenses, such as those for a restaurant or food truck license, force applicants to undergo criminal history checks, making it difficult for some vulnerable residents and returning citizens to start a business.

Of our five model business types studied, the two most accessible to entrepreneurs starting out small face unique

restrictions. Home-based businesses are limited to one non-resident employee. Food trucks are unable to operate within 100 feet of a sidewalk café or restaurant on the same block face.

At the state level, barbers cannot be licensed if they have not completed the 10th grade. The barber application process also checks for delinquency on Minnesota taxes.

Accommodations for New or Small Businesses

Rather than preventing it from operating altogether, city officials may issue a special permit to a business that does not fit into existing business license categories.

When a business license is issued for less than a full year, the corresponding fees are prorated to ease the financial burden placed on the applicant.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Minneapolis. City officials should:

- › Lower fees for obtaining business licenses and permits. Introduce flexible fee schedules that allow smaller-scale ventures to invest startup capital in the business rather than spend it on expensive regulatory compliance. Reduce late fees.
- › Ensure the city's new website integrates seamlessly with the Minneapolis Business Portal and fix broken links. Further centralize information on permitting and licensing.
- › Simplify processes to obtain licenses and permits by combining steps and streamlining the forms entrepreneurs must file.
- › Eliminate the “clean hands” requirement and limit criminal background checks to occupations where the conviction is directly related to the work to be performed.
- › Reduce restrictions on businesses that are most accessible to those seeking to start small. Eliminate the proximity restriction on food trucks and allow home-based businesses to have more than just one non-resident employee.
- › Work alongside state officials to remove state barriers that single out returning citizens and low-income residents.



Read more about Debbie Carlson's challenges with Minnesota's occupational licensing laws on page 20.

New Orleans

FAST FACTS

Population (2020):

383,997

10-Year Population Growth (2010–2019):

13.5%

5-Year Unemployment (2016–2020):

5.8%

Median Household Income (2019):

\$39,576

New Firms Started (2018):

120 per 100,000 people

Entrepreneurs in New Orleans must navigate lengthy processes and complex red tape to get their businesses off the ground. While the city offers the One Stop Shop App as a centralized online location to submit the license application, it is still a new offering and has not yet expanded to all licenses and permits.

Key Takeaways

In New Orleans, the cost, delays, and complexity of the regulatory process for small businesses make it difficult for entrepreneurs to start their ventures.

- › **Cost:** It costs \$1,385 to start a barbershop and \$2,253 to start a restaurant in New Orleans. Additionally, home-based businesses must obtain a \$190 occupancy permit in addition to other licensing requirements to operate.
- › **Delays:** Burdensome regulatory requirements delay aspiring entrepreneurs from opening up shop. Bookstore owners must complete 11 requirements in person, significantly slowing down the startup process.
- › **Complexity:** Home-based businesses require 16 steps to start up, mostly driven by the occupancy permit process. Bookstores must complete 44 steps to start up, which is the most of the five business types in New Orleans. Additionally, business license fees in New Orleans are based on a combination of fees and taxable revenue, which can make it difficult to figure out how much licenses cost.

Starting a Business in New Orleans: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$2,253	13	10	6	18	43
Bookstore	\$1,903	9	13	11	10	44
Food Truck	\$986	10	9	5	14	25
Barbershop	\$1,385	13	10	6	15	37
Home-Based Tutoring	\$365	4	7	5	8	16

Business Licensing

Licensing designation: License all entities by business type—New Orleans licenses all businesses through a general business certificate, as well as certain additional categories of business activities.



General business license requirement

Yes



Estimated number of license categories

24



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 4/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Numerous licenses require applicants to certify they have not been convicted of certain types of felonies. Instead of blanket exclusions that keep anyone with a certain type of criminal record from obtaining a license, denials should be limited to recent, serious crimes that relate directly to the occupation.

Late fees for business licenses in New Orleans can add up fast. For every month late, a penalty of 5% of the license or permit amount is accrued, up to a maximum of 25% of the entire license cost.

New Orleans saddles specific occupations with additional burdens. City

code prevents more than 100 mobile food permits to be issued for the entire city at any time. The city also licenses tour guides, which is constitutionally problematic because one should not need a government license to speak for a living. The fee is \$50 for a new license and \$20 to renew a license. Licenses are valid for two years. Applicants must pass a test on the history and culture of New Orleans and must pass a federal background check. Additionally, this license also requires applicants to have no felony convictions within the past five years.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers can make it cheaper, faster, and simpler to start a business in New Orleans. City officials should:

- › Simplify fee schedules for the general business license with a standard fee structure such as a flat fee or revenue-based fee.
- › Continue to build out the One Stop Shop App and make it the true hub for all interactions with New Orleans city government for starting a business, filing license and permit applications, and making payments to the city.
- › Reduce the number of steps, forms, and in-person agency visits required.
- › Eliminate unnecessary restrictions on specific occupations, such as the tour guide license and the cap on the number of permits issued to mobile food vendors.



New Orleans entrepreneur Topher Patch still cannot get his food cart licensed. Read more on page 13.

New York City

FAST FACTS

Population (2020):

8,804,190

10-Year Population Growth (2010–2019):

2.0%

5-Year Unemployment (2016–2020):

5.4%

Median Household Income (2019):

\$60,762

New Firms Started (2018):

185 per 100,000 people

America’s largest city offers accessible online resources to get new businesses off the ground, and even provides a “business wizard” to help applicants navigate the requirements. But the number of steps and forms and amounts of fees—especially in such an expensive city—can deter entrepreneurs.

Key Takeaways

In New York, the time and money required to complete the regulatory process for entrepreneurs makes it difficult for would-be small business owners to start the ventures of their dreams.

- › **Cost:** New York’s entrepreneurs face steep fees before they can get down to business. For example, the cost of opening a restaurant starts at \$2,882 and opening a bookstore costs \$3,385, which is mostly driven by the \$2,960 fee for the zoning board application to receive a conditional use permit.
- › **Delays:** New York scores four out of five on the one-stop shop rubric. Most information and applications are available online and easily accessible. New York also provides a business wizard that can provide applicants with the requirements they must fulfill to get their business started. However, some online resources suffer from having too many webpages explaining parts of the same process, making it difficult to piece together the requirements an entrepreneur may need to complete.
- › **Complexity:** It takes 56 steps to start a barbershop in New York, 12 of which must be completed in person. Making so many visits to various city agencies significantly complicates the start-up process.

Starting a Business in New York City: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$2,882	8	8	11	20	52
Bookstore	\$3,385	4	11	4	10	33
Food Truck	\$628	5	6	5	11	28
Barbershop	\$1,919	11	7	12	24	56
Home-Based Tutoring	\$100	1	4	2	2	7

Business Licensing

Licensing designation: License by business type—New York licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

107



Estimated number of license tax classifications

N/A

One-Stop Shop Score: 4/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

New York City imposes fees for late business license payments. For each month the business license payment is late, a fee of 4.5% of the business license fee is assessed.

Meanwhile, New York places serious roadblocks in front of food truck operators and other mobile food vendors. In the past, a hard cap of 5,100 permits for mobile food vending units has made it extremely difficult to start a vending business. While legislation was passed by the city

council in 2021 to raise this cap by 400 permits per year starting in 2022, the annual increase is small, slow, and not nearly enough to absorb the demand for vending permits. Permits can sell on the secondhand market for tens of thousands of dollars. Only those with access to significant capital can realistically acquire these permits, meaning entrepreneurs can be saddled with incredibly expensive leases for their vending permits.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in New York. City officials should:

- › Reduce the number of business license categories to simplify the application experience for the entrepreneur. While the city scores 4 out of 5 on the one-stop shop analysis, entrepreneurs must figure out which license category to place themselves in. Reducing the number of licenses would ease this burden.
- › Decrease the number of individual forms required when submitting building permits and move most of the interactions online. Only inspections should be done in person, while all other paperwork can be processed online.
- › Eliminate unnecessary limitations on entrepreneurs seeking to earn an honest living. For example, remove caps on the total number of vending permits, which would eliminate the need for a secondhand market for vending permits and enable all willing entrepreneurs to get their vending businesses off the ground.
- › Reduce the cost of LLC registration from \$200 to \$100, which is in line with costs in other cities.
- › Reduce the cost of trade names from \$125 to under \$50, also bringing New York in line with other cities' trade name costs.



New York vendor Lucio González received excessive fines while operating his cart. Read more on page 15.

Newark

FAST FACTS

Population (2020):

311,549

10-Year Population Growth (2010–2019):

1.8%

5-Year Unemployment (2016–2020):

5.4%

Median Household Income (2019):

\$35,181

New Firms Started (2018):

185 per 100,000 people

Newark has an online portal to help applicants navigate business licensing requirements and lists license types with an overview of the regulatory process. But officials must streamline the actual rules for starting a business, reduce fees, increase flexibility, and provide more information on regulatory requirements that are unrelated to business licensing.

Key Takeaways

In Newark, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start the ventures of their dreams and pursue their passions.

- › **Cost:** Fees for getting started quickly add up. For example, Newark entrepreneurs must pay 14 different fees totaling \$4,765 to start a restaurant and 12 fees totaling \$3,238 to open a barbershop.
- › **Delays:** Despite having an online business portal, Newark does a poor job of providing information to entrepreneurs on regulatory requirements unrelated to business licensing. This leaves applicants in the dark regarding how zoning and permitting processes work, making it incredibly difficult to start their dream ventures. Additionally, home-based businesses must complete six in-person steps to start their businesses, which is high compared to other cities and imposes significant delays.
- › **Complexity:** Zoning and permitting in Newark is complicated, requiring entrepreneurs to go to various agency offices to sort out how rules apply to them. For example, it takes 19 steps to start a home-based tutoring business, which is relatively high compared to other cities studied.

Starting a Business in Newark: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$4,765	14	11	14	17	57
Bookstore	\$1,778	10	16	18	18	74
Food Truck	\$780	6	8	7	9	31
Barbershop	\$3,238	12	7	18	19	64
Home-Based Tutoring	\$227	2	9	6	4	19

Business Licensing

Licensing designation: License by business type—Newark licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

45



Estimated number of license tax classifications

N/A

One-Stop Shop Score: 3/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Some applicants for business licenses must request background checks from state police, acquire approval from the Newark Police Department, and settle any outstanding citations or warrants. These requirements deter vulnerable residents, including returning citizens, from starting businesses. In addition, other business license applications, such as those required to start a restaurant, require the applicant to certify whether they have ever been convicted of a crime.

License periods for business licenses are inflexible. For example, a restaurant license is valid from the 1st of February to the 31st of January, regardless of when it is issued.

Additional restrictions burden entrepreneurs seeking to start out

small. Home-based businesses are heavily restricted by Newark's zoning rules, which prohibit client visits and non-resident employees. An applicant for a food truck license must submit a certificate from a physician certifying that they have been examined and are "of sound physique" no more than 60 days prior to filing the application. Food trucks also cannot vend in the same location for more than 15 minutes after a sale, unless the truck is being inspected by interested customers. After 15 minutes without customer visits, the truck must move at least 30 feet and not return to the previous spot for at least two hours.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Newark. City officials should:

- › Improve the availability of information to guide entrepreneurs through the process of starting a business—especially when it comes to obtaining zoning and building permits—by creating a true one-stop shop for applicants.
- › Simplify the process to obtain building permits and business licenses by combining steps and paperwork, creating more guides for complying with rules, and lowering fees.
- › Reduce the number of business license categories, which, at 45, is higher than in many cities studied.
- › Increase flexibility of business license terms to accommodate the entrepreneur.
- › Eliminate background checks that are unrelated to the nature of the occupation, which deter vulnerable populations from applying.
- › Eliminate unnecessary restrictions on occupations best suited for entrepreneurs seeking to start out small. Allow in-home client visits for home-based businesses and eliminate the physical examination requirement and duration restrictions on food trucks.



Philadelphia

FAST FACTS

Population (2020):

1,603,797

10-Year Population Growth
(2010–2019):

3.8%

5-Year Unemployment
(2016–2020):

5.5%

Median Household Income (2019):

\$43,744

New Firms Started (2018):

124 per 100,000 people

Entrepreneurs in Philadelphia must complete a high number of steps to start their business. The city's websites and its eCLIPSE system allow entrepreneurs to apply for nearly every license or permit online without having to mail applications or visit agencies in person, but city webpages are often disorganized, and information can be difficult to find.

Key Takeaways

In Philadelphia, the cost, delays, and complexity imposed by the regulatory process can make it very challenging for entrepreneurs to open their small businesses.

- › **Cost:** Philadelphia's entrepreneurs face steep costs to start their businesses. For example, a restaurant owner must spend \$3,160 and a barbershop must spend \$2,757 before doors can open to customers. Home-based businesses cost \$402 to start, mostly driven by a \$207 zoning application and a \$125 application for a special exemption to zoning rules; if an entrepreneur wants to serve customers at home, the costs are even higher.
- › **Delays:** Scoring three out of five on the one-stop shop rubric, Philadelphia's eCLIPSE portal allows entrepreneurs to have a single log-in but fails to provide a user-friendly experience.
- › **Complexity:** Restaurants must complete 58 steps to get started in Philadelphia, involving 10 different city and state agencies. Home-based businesses must go through a burdensome conditional use permit process if they want to have customer visits, delaying what should be a quick and easy start-up process due to not having to bring commercial space into regulatory compliance.

Starting a Business in Philadelphia: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$3,160	11	10	5	17	58
Bookstore	\$1,064	7	9	6	14	41
Food Truck	\$1,412	8	6	1	17	42
Barbershop	\$2,757	12	10	8	16	46
Home-Based Tutoring	\$402	3	6	1	7	17

Business Licensing

Licensing designation: License all entities by business type—Philadelphia licenses all businesses through a general business certificate, as well as certain additional categories of business activities.



General business
license requirement

Yes



Estimated number
of license categories

43



Estimated number of
license tax classifications

N/A



One-Stop Shop Score: 3/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

For each month that the payment of a license or permit fee is late, Philadelphia assesses interest of 0.5% and a penalty of 1% of the original fee.

The conditional use permit process for home-based businesses that want to have customers visit the home requires additional applications and approvals by the zoning department and a public hearing before the planning commission.

Otherwise accessible occupations face additional unnecessary barriers. For example, food trucks that want

to vend in Center City must enter a lottery to get a spot, which can make vending in the business district of the city difficult and unpredictable. For other special vending areas, entrepreneurs must put their name on a waitlist.

State regulations can add further burdens. For example, aspiring barbers must undergo a criminal background check when submitting their occupational license application.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Philadelphia. City officials should:

- › Reduce fees and the number of steps and forms required to start a business.
- › Reduce the number of web pages and streamline web content.
- › Build more step-by-step guides for common business types integrated into the website, rather than burying this information in PDF forms scattered throughout website pages.
- › Remove the conditional use permit requirement for home-based businesses and allow them to operate by right without city approval.
- › Work alongside state officials to remove state barriers that single out returning citizens and low-income residents.



Read more about James Dupree's challenges keeping his art studio in Philadelphia on page 21.

Phoenix

FAST FACTS

Population (2020):

1,608,139

10-Year Population Growth (2010–2019):

16.2%

5-Year Unemployment (2016–2020):

5.0%

Median Household Income (2019):

\$54,765

New Firms Started (2018):

136 per 100,000 people

Very few businesses in Phoenix need a city business license, which significantly reduces barriers to entry and the local red tape that entrepreneurs face. But officials should streamline zoning and permitting rules for starting a business and create step-by-step guides to ease the process of getting to opening day.

Key Takeaways

In Phoenix, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult for entrepreneurs to start up.

- › **Cost:** Fees to start a business in Phoenix add up. For example, barbers must pay 10 different fees totaling \$1,944 to open a barbershop. To start a restaurant, applicants must pay 11 fees totaling \$4,546.
- › **Delays:** Phoenix fails to provide entrepreneurs with centralized information and sufficient step-by-step guides for starting a business, forcing entrepreneurs to spend valuable time researching requirements when they could be focusing on their business. The city meets just two out of five one-stop shop criteria.
- › **Complexity:** The process to apply for building and zoning permits is lengthy and, at times, opaque. For example, restaurateurs must submit seven sets of plans and drawings with their building permit application. For a bookstore, having to apply for a conditional use permit adds significant delays to the start-up process.

Starting a Business in Phoenix: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$4,546	11	7	7	10	58
Bookstore	\$837	6	7	6	11	39
Food Truck	\$1,261	8	8	3	11	37
Barbershop	\$1,944	10	7	9	10	55
Home-Based Tutoring	\$500	2	6	3	7	21

Business Licensing

Licensing designation: License by business type—Phoenix licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

15



Estimated number of license tax classifications

N/A

One-Stop Shop Score: 2/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Phoenix has a number of regulatory roadblocks that target specific kinds of businesses. For example, to get a street vendor license, applicants' criminal histories must be evaluated and approved by the police department. This deters returning citizens trying to get back on their feet from applying for licensure. Furthermore, a single food truck owner is not allowed to manage more than one mobile vending operation.

Home-based businesses that are approved by right cannot receive client visits or make on-site sales. Even after receiving a conditional use permit, these businesses still cannot occupy more than 25% of the home's total area and may not employ non-residents.

At the state level, applicants for a barber license must submit documentation showing legal residency in the United States, as well as proof of at least two years of high school education. These requirements erect unnecessary roadblocks for entrepreneurs from vulnerable backgrounds, such as lower-income or immigrant communities.

Accommodations for New or Small Businesses

Some city licenses are valid for a full calendar year after the date they are issued, which accommodates applicants who receive licenses mid-year. Other licenses expire annually at the end of the year, but the fees are prorated for mid-year applicants.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Phoenix. City officials should:

- › Consolidate steps and fees for businesses that are required to obtain business licenses either locally or from the state, and work with state officials to do the same. Ensure that steps for acquiring tax permits are streamlined and that filing requirements are explained through clear, step-by-step guides.
- › Create a true one-stop shop for starting a business, with step-by-step guides and information that cover city, county, and state requirements for getting up and running.
- › Reduce complexity around building and zoning permits, combining steps and paperwork while reducing fees for smaller-scale operations.
- › Eliminate unnecessary restrictions on occupations best suited for those seeking to start small, like mobile and home-based businesses.



Pittsburgh

FAST FACTS

Population (2020):

302,971

10-Year Population Growth (2010–2019):

-1.6%

5-Year Unemployment (2016–2020):

5.7%

Median Household Income (2019):

\$45,831

New Firms Started (2018):

97 per 100,000 people

Entrepreneurs in Pittsburgh face fewer local regulations than those in most of the other cities studied but must navigate a sometimes confusing compliance process. All businesses must undergo a pre-application meeting with the Zoning Department, which costs \$50. Most other cities we studied do not require this kind of meeting, and instead small businesses know whether they can open by right; in those that do require the meeting, it often does not come with a fee.

Key Takeaways

In Pittsburgh, the cost, delays, and complexity imposed by the regulatory process for small businesses can sometimes make it challenging for entrepreneurs to start their ventures.

- › **Cost:** Fees can add up. For example, bookstores cost \$2,105 to start. Most of this is driven by a \$750 site plan review, a \$550 Zoning Board of Adjustment Hearing fee, and a \$450 commercial occupancy permit. And prospective restaurant owners face \$1,700 in fees before they get to opening day. However, Pittsburgh provides a building permit calculator that uses the same formula across permit types based on the value of work performed, making calculating fees easy.
- › **Delays:** OneStopPGH is a helpful resource for entrepreneurs to submit license and permit applications and make payments, meeting four out of five one-stop shop criteria. City websites provide a good overview of the requirements for each business type, but information is scattered throughout different webpages, making it sometimes difficult to find coherent information on the startup process.
- › **Complexity:** Restaurants and barbershops each take 48 steps to start up. Neither of these business types has comprehensive step-by-step guides available on Pittsburgh's website that walk entrepreneurs through the process of starting up, adding to the time it takes for entrepreneurs to navigate challenging regulatory requirements, in addition to rules specific to their model.

Starting a Business in Pittsburgh: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$1,700	9	8	8	12	48
Bookstore	\$2,105	8	8	4	8	30
Food Truck	\$352	5	6	2	8	25
Barbershop	\$1,371	12	8	10	13	48
Home-Based Tutoring	\$180	3	6	0	5	12

Business Licensing

Licensing designation: License by business type—Pittsburgh licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

15



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 4/5

- [] Connecting city requirements with processes from other levels of government
- [✓] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Pittsburgh charges a \$50 fee for a zoning meeting that most business owners must attend. Many other cities do not require a meeting and, if they do require it, the meeting often has no fee.

Food trucks may not operate within 100 feet of a brick-and-mortar business that sells similar products, restricting the areas where they can legally vend.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Pittsburgh. City officials should:

- › Eliminate the need for pre-application meetings with the Zoning Department and make usable online tools to determine if the use is by right, thus eliminating an in-person step.
- › Create more robust step-by-step guides for common business types. There are guides currently, but only for select business types such as mobile food vendors and tow truck companies.
- › Ensure all forms can be completed through OneStopPGH.
- › Build the building permit fee calculator into OneStopPGH.
- › Reduce the number of steps required to start a business.
- › Eliminate restrictions that are anti-competitive and target specific occupations, such as the food truck proximity restriction.
- › Work with state officials to eliminate state barriers that may deter entrepreneurs from vulnerable communities from pursuing their passions, such as criminal background checks when applying for a Pennsylvania barber license.



Read more about Tim Tobitsch's challenges starting his business in Pittsburgh on page 26.

Raleigh

FAST FACTS

Population (2020):

467,665

10-Year Population Growth
(2010–2019):

17.3%

5-Year Unemployment
(2016–2020):

4.3%

Median Household Income (2019):

\$63,891

New Firms Started (2018):

167 per 100,000 people

While very few businesses need a city business license in Raleigh—significantly reducing barriers to entry and the local red tape that entrepreneurs face—officials should streamline zoning and permitting rules and improve online resources for starting a business.

Key Takeaways

In Raleigh, the cost, delays, and complexity imposed by the regulatory process for small businesses can make it very challenging for entrepreneurs to start the ventures of their dreams.

- › **Cost:** Small fees add up. Raleigh’s barbers do not need to pay any one exorbitantly high fee, but they still have to pay 14 different fees totaling \$1,143 just to start up.
- › **Delays:** To start a home-based business, tutors and other home-based entrepreneurs need a special use permit just to receive visits from clients—a requirement that draws out the process to start up by adding more time-consuming steps. The city’s website also does a poor job of explaining the process of starting up with step-by-step guides, creating added confusion for applicants which in turn leads to further delays. Raleigh meets just one out of five one-stop shop criteria.
- › **Complexity:** State requirements also add to local challenges. The process of obtaining an occupational license is long and complicated, involving 16 steps and 4 forms. In all, a barber must complete a combined 59 steps and 17 forms to start a barbershop in Raleigh.

Starting a Business in Raleigh: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$1,346	11	8	5	16	60
Bookstore	\$623	4	6	3	7	31
Food Truck	\$626	6	6	2	9	33
Barbershop	\$1,143	14	8	11	17	59
Home-Based Tutoring	\$234	2	5	4	4	18

Business Licensing

Licensing designation: License by business type—Raleigh licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

5



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 1/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Roadblocks and Barriers

Raleigh's website fails to properly centralize information and provide step-by-step guides to entrepreneurs, leading to a score of just one out of five in our one-stop shop analysis.

Home-based businesses are unable to receive visits from clients, conduct on-site sales, or employ non-residents unless they acquire a time-consuming conditional use permit from zoning officials.

The city also has a number of regulatory roadblocks that target specific kinds of businesses. For example, food

trucks are forbidden from operating between 10 pm and 10 am and cannot operate within 100 feet of a restaurant. Meanwhile, there are only four established zones for operating on the public right-of-way.

At the state level, the barber license form asks applicants to certify if they have been investigated for employee misclassification.

Accommodations for New or Small Businesses

No notable accommodations.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in Raleigh. City officials should:

- › Create a true one-stop shop for starting a business, with step-by-step guides and information that cover city, county, and state requirements for getting up and running.
- › Simplify the process to obtain building and zoning permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Eliminate unnecessary restrictions on business types best suited for those starting out small, like home-based businesses and vending.
- › Work alongside state officials to streamline steps to obtain an occupational or professional license while removing unnecessary legal barriers.



San Antonio

FAST FACTS

Population (2020):

1,434,625

10-Year Population Growth (2010–2019):

16.7%

5-Year Unemployment (2016–2020):

4.2%

Median Household Income (2019):

\$50,980

New Firms Started (2018):

114 per 100,000 people

San Antonio does not have a general business license, which reduces the local red tape that many entrepreneurs encounter elsewhere. But officials should streamline zoning and permitting rules for starting a business, build step-by-step guides, and increase access to clear information online.

Key Takeaways

In San Antonio, the cost, delays, and complexity imposed by the regulatory process can make it difficult for entrepreneurs to start the businesses of their dreams.

- › **Cost:** Permit fees add up. For example, a restaurateur must pay 12 different fees totaling \$2,477 just to open their doors.
- › **Delays:** San Antonio's website does not sufficiently organize information or provide step-by-step guides to license and permit applicants. The city scores just two out of five in our one-stop shop analysis. Lack of clarity on rules leads to confusion and delays for entrepreneurs getting up and running.
- › **Complexity:** Compared to other cities studied, there are a relatively high number of business license categories in San Antonio. Officials license 53 different business activities—in addition to dozens of permits for zoning and construction.

Starting a Business in San Antonio: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$2,477	12	7	8	14	59
Bookstore	\$887	5	6	4	7	24
Food Truck	\$811	7	7	5	6	30
Barbershop	\$1,813	14	6	9	17	58
Home-Based Tutoring	\$15	2	4	1	2	6

Business Licensing

Licensing designation: License by business type—San Antonio licenses only certain categories of business activities.



General business license requirement

No



Estimated number of license categories

53



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 2/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

San Antonio has a number of regulatory roadblocks that single out specific kinds of businesses. For example, home-based tutoring businesses may only use 25% of their home for their business and are unable to employ non-resident employees or tutor more than two students at a time.

As entrepreneurs navigate unclear local guidance, state requirements can further exacerbate frustrations, particularly among entrepreneurs from vulnerable populations. Applicants for barber licensure must certify to

the state whether they have a criminal history and, if so, must submit a Criminal History Questionnaire along with the form. Barbers must also indicate if they have completed the seventh grade.

Accommodations for New or Small Businesses

New businesses only need to apply for a certificate of occupancy for a commercial building when there is a change in the zoning use of the space. This means that many entrepreneurs will avoid having to obtain an additional set of zoning approvals.

Policy Recommendations

Officials and policymakers have the opportunity to make it cheaper, faster, and simpler to start a business in San Antonio. City officials should:

- › Create a true one-stop shop for starting a business, with step-by-step guides and information that cover city, county, and state requirements.
- › Simplify the process to obtain building permits by combining steps and paperwork, creating more guides for complying with agency rules, and lowering fees.
- › Reduce the number of business license categories to cut back on the paperwork entrepreneurs must file at the local level.
- › Eliminate unnecessary restrictions on business types best suited for those starting out small, like home-based businesses.



San Francisco

FAST FACTS

Population (2020):

873,965

10-Year Population Growth
(2010–2019):

9.5%

5-Year Unemployment
(2016–2020):

4.2%

Median Household Income (2019):

\$104,552

New Firms Started (2018):

165 per 100,000 people

Entrepreneurs in San Francisco face notoriously high regulatory hurdles to get their businesses off the ground. It is the most complex city we studied: Layers of onerous zoning review and permitting requirements present serious challenges. On top of this, California Environmental Quality Act (CEQA) regulations require many projects to undergo environmental review. While the model businesses in this study would be exempt from CEQA, other ventures that require, for example, the construction of new buildings would likely not be exempt. It is also difficult and time-intensive to properly determine if a business would be subject to environmental review. On the other hand, San Francisco has useful agency websites with comprehensive starter kits for common business types such as restaurants and food trucks.

Key Takeaways

In San Francisco, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or even impossible—for entrepreneurs to start the ventures of their dreams and pursue their passions.

- › **Cost:** It is more expensive to start a business in San Francisco than in any of the other cities we studied. Environmental reviews and exemptions are the single most expensive part of starting a business, but they are not the only hurdle facing entrepreneurs, as the city piles on additional regulatory burdens. For example, building permits required to open a restaurant cost \$7,600 in review fees and \$2,423 in issuance fees, contributing to the total price tag of \$22,648 facing would-be restaurateurs.
- › **Delays:** The environmental review process can take a very long time and delay the start-up process, due to its numerous veto points and opportunities for public input. Restaurants must also go through 61 steps to get started in San Francisco, further delaying entrepreneurs from opening their doors.
- › **Complexity:** Useful city agency websites have comprehensive starter kits for common business types, earning the city a four out of five on the one-stop shop analysis. These are comprehensive and generally include all applicable requirements, but some city agencies such as the Department of Building Inspection still operate on older, difficult to use sites, creating more layers of complexity when parsing out requirements.

Starting a Business in San Francisco: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$22,648	17	11	9	12	61
Bookstore	\$12,049	9	5	3	7	34
Food Truck	\$3,207	13	7	6	16	44
Barbershop	\$14,305	16	9	5	9	45
Home-Based Tutoring	\$164	2	4	0	3	7

Business Licensing

Licensing designation: License all entities by tax and by business type—San Francisco requires all businesses to pay a fee and obtain a city tax certificate; the city also licenses certain additional categories of business activities.



General business license requirement

Yes



Estimated number of license categories

212



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 4/5

- [✓] Connecting city requirements with processes from other levels of government
- [] Completing forms and registrations through the portal, not through each agency's own website
- [✓] Covering all city requirements, not just requirements for getting a business license
- [✓] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- [✓] Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Late payments for business licenses incur a fee that increases every 30 days. The amount increases by 10% of the license fee after 30 days, 15% after 60 days, and 25% after 90 days.

Occupations that lend themselves to entry-level work face additional restrictions. Home-based businesses cannot see clients at home, making whole categories of home-based businesses—including our model home tutoring business—impossible to run. With food trucks, any member of the public can object to the issuance of a food truck license during a 30-day

public comment period, triggering a public hearing that can significantly delay food truck owners from getting down to business.

Accommodations for New or Small Businesses

Fees for registering a business are prorated so that applicants don't have to pay for a full year if they get licensed later in the year.

The business registration fee is based on a business' gross receipts, accommodating new and small businesses with a lower fee compared to more established businesses with higher revenues.

Policy Recommendations

Officials and policymakers can make it cheaper, faster, and simpler to start a business in San Francisco. City officials should:

- › Lower fees for permits and licenses.
- › Continue to strengthen the SF Business Portal and further its mission of being a true one-stop shop for all business needs. This means consolidating much of the requirements from other agencies, such as the buildings department, into the portal. Entrepreneurs should be able to calculate all their building permit needs and costs through the business portal.
- › Simplify the business licensing process by reducing the number of business license categories.
- › Publish clear guidelines that can tell an aspiring business owner if they are exempted from environmental review, while continuing to work with state lawmakers to exempt more projects from CEQA review altogether.
- › Remove barriers to occupations that lend themselves to starting small. Remove the objection power of the public over food trucks. No other city we studied offers the public veto power over a business in such a direct manner. The public hearing process creates unnecessary delays for entrepreneurs. Also, allow customer visits for home-based businesses.



Seattle

FAST FACTS

Population (2020):

737,015

10-Year Population Growth (2010–2019):

23.8%

5-Year Unemployment (2016–2020):

4.6%

Median Household Income (2019):

\$85,562

New Firms Started (2018):

179 per 100,000 people

Entrepreneurs in Seattle have access to generally helpful and well-organized websites that contain information intended to help business owners get through the startup process. However, regulatory processes are complex with a high number of steps involved. In addition to being under the supervision of Seattle’s License and Tax Administration, restaurants and food trucks are also regulated by the joint city-county health department. The department runs a separate website that does not connect to Seattle’s other portals and webpages.

Key Takeaways

In Seattle, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start the ventures of their dreams.

- › **Cost:** Of the cities studied, Seattle is on average one of the most expensive cities for starting a business. Restaurants pay \$7,466 to get started, with \$3,662 in building permits and \$1,614 for a food permit making up the bulk of the cost. However, Seattle charges only \$56 for new business licenses. This makes it less expensive to start home-based businesses that do not require expensive permits.
- › **Delays:** Seattle’s regulatory websites require multiple user logins, complicating the startup process. Seattle scored a two out of five on our one-stop shop analysis. Despite user-friendly websites that guide entrepreneurs effectively, Seattle could improve the process by creating a true one-stop shop with a single login. Currently, the city uses separate portals such as FileLocal (for business licenses and taxes) and the Seattle Services Portal (for building permits and business-specific licenses).
- › **Complexity:** Restaurants must complete 63 steps and fill out 16 forms to open. Their mobile counterparts must complete 45 steps and 15 forms to start up and must interact with 9 different agencies, adding to the length of time it takes to get up and running.

Starting a Business in Seattle: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$7,466	12	7	9	16	63
Bookstore	\$8,501	7	7	6	9	44
Food Truck	\$3,325	11	9	6	15	45
Barbershop	\$4,675	13	7	6	14	49
Home-Based Tutoring	\$151	3	4	0	5	10

Business Licensing

Licensing designation: License by tax—Seattle requires all businesses to pay a fee and obtain a city tax certificate.



General business license requirement

Yes



Estimated number of license categories

34



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 2/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

There are additional restrictions on two occupations studied that make it challenging for entrepreneurs trying to start small. Mobile food vendors cannot operate within 50 feet of a brick-and-mortar food service business, reducing the number of places food trucks and other food mobile vendors can legally sell their products. Home-based businesses are limited to using 500 square feet of their home, restricting the ability of entrepreneurs to use their home to do business.

Accommodations for New or Small Businesses

Seattle's revenue-based license system is naturally accommodating to new and small businesses. Businesses just starting out with small amounts of revenue pay the lowest tier of licensing fees. Businesses that are larger with higher amounts of revenue fall into a higher tier of licensing fees.

Policy Recommendations

Officials and policymakers can make it cheaper, faster, and simpler to start a business in Seattle. City officials should:

- › Lower fees required to start a business, particularly for expensive building and health permits.
- › Create a true one-stop shop with a single login for entrepreneurs to manage permit and license applications and pay fees. Integrate separate agency websites, such as the health department's, into a proper one-stop shop.
- › Remove unnecessary restrictions on businesses that can otherwise accommodate entrepreneurs starting out small, such as the proximity restriction on food trucks and other mobile food vendors.



Seattle business owner Dennis Ballen dealt with cumbersome city regulations. Read more on page 11.

St. Louis

FAST FACTS

Population (2020):

301,578

10-Year Population Growth (2010–2019):

-5.9%

5-Year Unemployment (2016–2020):

4.3%

Median Household Income (2019):

\$41,107

New Firms Started (2018):

142 per 100,000

Entrepreneurs in St. Louis have access to very little online information from the city on how to start a business. There are no clear walkthroughs of the basics of starting common business types. The city's tiered licensing system requires some businesses to obtain both a basic business license and a graduated business license. It is not always clear when both licenses are required, leading to confusion and redundancy.

Key Takeaways

In St. Louis, the cost, delays, and complexity imposed by the regulatory process for small businesses make it difficult—or sometimes even impossible—for entrepreneurs to start the ventures of their dreams.

- › **Cost:** St. Louis uses a revenue-based license fee structure that provides flexibility to fledgling businesses, but the fee schedule has no maximum cap, meaning fees can reach extremely high amounts as businesses grow. For example, our model restaurant business would owe a business license fee of \$3,750, which is the most expensive business license of any city we have studied.
- › **Delays:** Restaurants, food trucks, and barbershops each require six in-person visits. A general lack of information online can make the process more complicated than it seems. Some requirements are vague, such as “receiving approval from the comptroller’s office” after obtaining a health permit, with little instruction on how to do this. St. Louis scores only two out of five on our one-stop shop criteria.
- › **Complexity:** Home-based businesses require 14 total steps to get started while a restaurant requires 35 steps. They also require five and 11 separate forms to be submitted, respectively. Multiple business licenses are required for certain businesses. Restaurants, for example, must obtain a business license and graduated businesses license, and register with the license collector’s office in person.

Starting a Business in St. Louis: By the Numbers

Business Type	Total Cost	Number of Fees	Number of Agencies Involved	Minimum In-Person Activities	Number of Forms	Number of Steps
Restaurant	\$6,642	8	9	6	11	35
Bookstore	\$3,912	4	8	2	6	17
Food Truck	\$1,127	9	8	6	11	32
Barbershop	\$5,034	11	8	6	10	27
Home-Based Tutoring	\$132	4	8	3	5	14

Business Licensing

Licensing designation: License all entities by business type—St. Louis licenses all businesses through a general business certificate, as well as certain additional categories of business activities.



General business license requirement

Yes



Estimated number of license categories

42



Estimated number of license tax classifications

N/A



One-Stop Shop Score: 2/5

- Connecting city requirements with processes from other levels of government
- Completing forms and registrations through the portal, not through each agency's own website
- Covering all city requirements, not just requirements for getting a business license
- Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location
- Guiding entrepreneurs effectively through the process

Notable Barriers and Roadblocks

Entrepreneurs who owe taxes to the city cannot apply for a business license. This includes delinquent personal property taxes, earnings taxes, payroll taxes, license taxes, and permit and certificate fees due to the city. This can be a potential roadblock, especially for low-income entrepreneurs and entrepreneurs who may not even realize they owe the city money due to the city's confusing business licensing regime. Late fees cost 5% of the license tax, charged every month delinquent.

Home-based businesses provide an accessible way for entrepreneurs to start small, but those working from home cannot make sales to clients at their home unless they obtain a conditional use permit.

Accommodations for New or Small Businesses

St. Louis has a Business Assistance Center that helps new businesses get started by walking them through the regulatory process.

Policy Recommendations

Officials and policymakers can make it cheaper, faster, and simpler to start a business in St. Louis. City officials should:

- › Lower fees, especially the business license fee. The fee is 1.5% of revenue, which can add up quickly as businesses grow. A flat fee or clearly defined revenue brackets with corresponding fees, similar to Seattle's business license system, would simplify the process and make it easier for all St. Louis entrepreneurs to realize their dreams.
- › Create a one-stop shop so entrepreneurs can apply and pay for licenses and permits in one place online. Add more complete online guides to start common business types that include zoning and building permit information.
- › Remove duplicative requirements and simplify license requirements, starting with requiring only one type of business license and no graduated businesses licenses. Remove additional business-specific tax registrations and consolidate them to be part of the licensing processes.



St. Louis business owner Tameka Stigers found city agencies difficult to work with. Read more on page 7.

Appendix A: Methods

Data collected in this report are current as of November 1, 2021. Local and state government agencies can add, remove, or alter processes, websites, fees, and forms at any time. Agencies should always be consulted as primary sources of information. Nothing in this report should be considered legal or non-legal advice on how to start a business.

City Selection Process

We started with the 115 cities in the United States with a population greater than 200,000 people. We did this to avoid including small cities and municipalities, which are not the focus of the study. At the time of city selection, in February 2020, the largest city was New York City, with a population of 8,601,186, while the smallest city was Grand Prairie, Texas, with a population of 200,699.

From here, we moved our cut off point to 300,000 people. This eliminated 45 cities with fewer than 300,000 people. Five exceptions were made for cities that were the largest in their state. Those cities were: Birmingham, Alabama (210,999); Des Moines, Iowa (217,446); Boise, Idaho (231,773); Newark, New Jersey (283,756); and Anchorage, Alaska (297,832). These were not removed from the list, leaving us with 70 cities.

In our list of 70 cities, 21 cities were in California and Texas. To ensure these states were not overrepresented, we randomly selected two cities each from California and Texas. The cities selected were San Francisco (897,536) and Anaheim (356,308) in California, and San Antonio (1,565,929) and Fort Worth (913,939) in Texas. Eliminating the rest of the California and Texas cities left us with a sample of 53 cities.

We then handpicked our final 20 cities. We did this based on several factors that would allow us to arrive at an optimal and researchable list of cities, including:

- › Population diversity
- › Geographic diversity
- › Innovation in the entrepreneurship space, where a city shows a focus on supporting entrepreneurs, business owners, and the greater community

- › Efforts on licensing reform, where a city is currently working on efforts to make it easier to start a business
- › Researchability
- › Opportunities for future grassroots activism

Overall, our goal was to have a diverse selection of cities that came from all major geographic areas of the country, were both large and mid-sized, and had enough grassroots and research opportunities to make meaningful, long-term impacts after the publication of this report. The final 20 cities are:

1. Atlanta, Georgia
2. Birmingham, Alabama
3. Boise, Idaho
4. Boston, Massachusetts
5. Des Moines, Iowa
6. Detroit, Michigan
7. Indianapolis, Indiana
8. Jacksonville, Florida
9. Minneapolis, Minnesota
10. New Orleans, Louisiana
11. New York City, New York
12. Newark, New Jersey
13. Philadelphia, Pennsylvania
14. Phoenix, Arizona
15. Pittsburgh, Pennsylvania
16. Raleigh, North Carolina
17. San Antonio, Texas
18. San Francisco, California
19. Seattle, Washington
20. St. Louis, Missouri

Originally, Cleveland, Ohio was one of the selected cities, but we soon learned that it would become prohibitively difficult to research due to a lack of information online, in its city code, and over the phone with city staff. We replaced Cleveland with Des Moines to add another smaller-sized mid-western city.

Metrics for Business Start-Up Analysis

Below we describe how we calculated the six primary metrics used to measure the cost, delays, and complexity of starting the five business types featured in the report:

- › Cost: The total dollar amount of fees an entrepreneur must pay to start a particular business type. This can include the cost of corporate registration (incorporating an LLC), trade name registration, business licenses, food and health permits, building permits (including mechanical, electrical, plumbing, sign, and construction permits), inspections, occupational licenses, zoning permits, street and vending permits, and various other fees.
- › Number of fees: Each time a fee needed to be paid, it was included in the total number of fees tally.
- › Number of steps: Steps were totaled by counting up all the actions that an entrepreneur needed to complete to make it through the business start-up process. This included filling out and submitting forms or paperwork, attending meetings with government agency officials, attending public hearings, scheduling and undergoing inspections, and getting documents notarized. We did not include higher-order steps such as making decisions about what type of business structure to choose when incorporating. Our assumptions in our analysis for each business type account for these types of decisions.
- › Number of forms: Each time a form had to be filled out, it was included in the total number of forms tally. Forms include paper forms that must be printed out and mailed to an agency, PDF or paper forms that must be printed out and filled out or are fillable on a computer that must be emailed to an agency, online-based forms that are completely fillable on a website and are submitted online, and forms that require creating an account with a city website and can be filled out and submitted online.

- › Minimum number of in-person activities: Any time an entrepreneur must complete a step by physically going to a city agency office, attending a public hearing, getting a document notarized, or being present for an inspection is considered an in-person step. We qualify this metric with the use of “minimum” since it is possible for a variety of reasons that an entrepreneur would need to complete steps in person more frequently than the minimum number of instances we tabulate.
- › Number of agencies involved: The number of agencies that are involved in the business startup process. Each agency that controls a part of the process was included in this metric. This is not the aggregate number of times an entrepreneur needs to interact with city agencies. Examples include agencies at all levels of government, such as the IRS, a state health department, or a city taxing authority.

Building Permit Process and Analysis

Building permits from city to city are highly variable and depend greatly on the type of construction work being performed. To reasonably estimate the cost and complexity of building permits for each city, we limited their inclusion to the following types of permits. We analyzed the cost, number of steps and agencies, in-person requirements, and forms involved for each type of permit:

- › General building permits: authorize general construction work and renovations completed by the applicant’s general contractor.
- › Mechanical/HVAC permits: authorize any type of work related to air conditioning, heating, elevators, dumbwaiters, etc. They are issued to a licensed mechanic who is typically hired by the applicant’s general contractor.
- › Plumbing permits: authorize any type of plumbing work. They are issued to a licensed plumber who is typically hired by the applicant’s general contractor.

- › Electrical permits: authorize any type of electrical work. They are issued to a licensed electrician who is typically hired by the applicant's general contractor.
- › Sign permits: authorize any type of sign work. They are often only issued to a licensed sign contractor who is typically hired by the applicant's general contractor. For our analysis, we assume that the sign in question is an unilluminated wall sign.

Plan reviews were incorporated into our analysis when we assumed that alterations and renovations would be substantial enough to require a plan review. Plan reviews generally had a fixed cost and were assessed separately from building permit fees. In some cases, they were part of an overall building permit cost assessment.

Inspections were included whenever final inspections were required as the last step of the building permit process. Other clearly defined inspections were also included. We did not assume additional inspections as part of an applicant's process of acquiring building permits, but the reader of this study should not assume that our analysis was inclusive of every possible inspection a typical applicant might have to go through. Additionally, fees for inspections were included where fees were assessed, and inspections were considered an "in-person" step in our analysis. Finally, we considered scheduling an inspection and undergoing that inspection as two separate steps.

Business-Specific Assumptions

For the purposes of estimating building permit costs, we researched typical renovation costs for the business types and industries we analyzed in this report.

Restaurants

- › We assumed the size of the restaurant was 1,000 square feet, with 600 square feet for seating and 400 square feet for the kitchen, prep areas, and storage space. The estimate is based off an average of 15 square feet per seat for a full-service restaurant where the restaurant has 40 seats. See: <https://biz-fluent.com/how-5707504-calculate-seating-capacity-restaurant.html> and <https://smallbusiness.chron.com/calculate-seating-capacity-restaurant-39808.html>.
- › Most building permit costs in our analysis are determined by the value of work being performed. The value of renovation work was assumed to cost \$180,000, based on our research of typical industry renovation costs. For specific permits, we assumed \$25,000 of work for mechanical, electrical, and plumbing work.
- › The restaurant was assumed to be permitted by right, meaning it would not need to obtain additional zoning approvals.

Retail bookstore

- › To showcase zoning processes, we assumed our bookstore would need to get a conditional use permit and would open in an area that it cannot open in by right. This means that the bookstore would have to receive special zoning approval from the city to open.
- › The bookstore would also need a sign permit. No other building permits were included in the bookstore analysis.

Food truck

- › No building permits were assumed for the food truck since it is a mobile vending vehicle and does not require such permits. Food truck-specific permits, such as street vending permits, were included in our analysis.
- › We assumed that the truck would want to vend in a downtown corridor, so we included any special permits that a city might require vendors to obtain to vend in the city center.

Barbershop

- › We assumed the size of the barbershop was 1,000 square feet.
- › Most building permit costs in our analysis are determined by the value of work being performed. The value of renovation work was assumed to cost \$75,000 based on our research of typical industry renovation costs. For specific permits, we assumed \$10,000 of work for mechanical, electrical, and plumbing work. See: <https://www.evergreenbeauty.edu/blog/how-much-does-it-cost-to-start-and-operate-a-beauty-salon/>.
- › The barbershop was assumed to be permitted by right, meaning it would not need to obtain additional zoning approvals.

Home-based tutoring

- › The home-based business is a home tutoring business. This is an important distinction because most cities regulate the type of businesses that can be run from the home.
- › We assumed that clients would visit the home. This is an important distinction because cities have varying rules on what kind of approvals are needed for home businesses that see clients at home.
- › No building permits were required for the home-based tutoring business.

Appendix B: Source Notes

Atlanta

Business Licensing

Atlanta Code of Ordinances, ch. 30. https://library.municode.com/ga/atlanta/codes/code_of_ordinances?nodeId=PTIIICOORENOR_CH30BU

Regulatory Permit Directory. City of Atlanta. <https://www.atlantaga.gov/government/departments/finance/revenue/regulatory-permit-directory>

One-Stop Shop Score

Atlanta Code and Permit Navigator. City of Atlanta. <https://permits.atlantaga.gov/>

Applying for a General Business License. City of Atlanta. <https://www.atlantaga.gov/government/departments/finance/revenue/applying-for-a-business-license>

Notable Barriers and Roadblocks

Atlanta Code of Ordinances §§ 30-26 to 30-34. https://library.municode.com/ga/atlanta/codes/code_of_ordinances?nodeId=PTIIICOORENOR_CH30BU_ARTIIPOLPEGE

Applying for a General Business License. City of Atlanta. <https://www.atlantaga.gov/government/departments/finance/revenue/applying-for-a-business-license>

High late fees: Atlanta Code of Ordinances §§ 16-30.001 to 16-30.011.

Licenses & Permits. City of Atlanta. <https://www.atlantaga.gov/doing-business/licenses-permits>

Home-based business regulations: Atlanta Code of Ordinances § 16-29.001(17): https://library.municode.com/ga/atlanta/codes/code_of_ordinances?nodeId=PTIIICORANDECO_PT16ZO_CH29DE

Food truck restrictions: Atlanta Code of Ordinances § 30-1431. https://library.municode.com/ga/atlanta/codes/code_of_ordinances?nodeId=PTIIICOORENOR_CH30BU_ARTXXIIIIVPURI-WPUPRVE

Accommodations for New or Small Businesses

New Small Business Occupation Tax Waiver. City of Atlanta. <https://www.atlantaga.gov/government/departments/finance/revenue/occupation-tax-waiver>

Estimating Your Business Tax. City of Atlanta. <https://www.atlantaga.gov/government/departments/finance/revenue/estimating-your-business-tax>

Starting a Business: By the Numbers

Forms

Occupational Licensing

Application for Initial Licensure. Georgia State Board of Cosmetology and Barbers. <https://sos.ga.gov/PLB/acrobat/Forms/28%20Application%20-%20INITIAL%20LICENSURE.pdf>

Application for a Cosmetology or Barber Salon/Shop License. Georgia State Board of Cosmetology and Barbers. <https://sos.ga.gov/PLB/acrobat/Forms/28%20Application%20-%20Salon%20or%20Shop.pdf>

Corporate Registration

Articles of Organization Online Portal. Georgia Secretary of State, Corporations Division. <https://ecorp.sos.ga.gov/>

Application to Register a Business to Be Conducted Under a Trade Name. Fulton County Clerk of Superior & Magistrate Courts. <https://www.fultonclerk.org/DocumentCenter/View/53/Register-Trade-Name-Application-PDF?bidId=>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Georgia Tax Center. Georgia Department of Revenue. https://gtc.dor.ga.gov/_/#2

Application for Unemployment Insurance Tax Account. Georgia Department of Labor. <https://www.dol.state.ga.us/Access/Service/LogonDOL1>

Building Permits

Pre-Screen Application. City of Atlanta. <https://www.atlantaga.gov/home/showdocument?id=6415>

Building Permit Application. Atlanta Department of City Planning. <https://www.atlantaga.gov/home/showpublisheddocument?id=45647>

Applicant Responsibility Form. Atlanta Department of City Planning. <https://www.atlantaga.gov/home/showpublisheddocument?id=45647>

Projected Cost of Construction Form. Atlanta Department of City Planning. <https://www.atlantaga.gov/home/showpublisheddocument?id=45647>

Electrical Permit Application. Atlanta Department of City Planning. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services/applications-forms-and-checklists>

Plumbing Permit Application. Atlanta Department of City Planning. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services/applications-forms-and-checklists>

Mechanical Permit Application. Atlanta Department of City Planning. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services/applications-forms-and-checklists>

Sign Permit Application Packet. Atlanta Department of City Planning. <https://www.atlantaga.gov/home/showpublisheddocument?id=24707>

Zoning

Certificate of Occupancy Application: inaccessible.

Application for Board of Zoning Adjustment Variances & Special Exceptions. Atlanta Office of Zoning and Development. <https://www.atlantaga.gov/home/showpublisheddocument?id=49409>

Authorization by Property Owner. Atlanta Office of Zoning and Development. <https://www.atlantaga.gov/home/showpublisheddocument?id=49409>

Business Licensing

Permit Application for Food Service Establishments and Mobile/Extended Food Service Base of Operations. Georgia Department of Public Health. <https://dph.georgia.gov/document/document/regular-food-service-establishment-application/download>

New Business Tax Application (filed online through portal). ATLCORE. <https://atlantaga-energov.tylerhost.net/Apps/SelfService#/applicationAssistant?sectionName=Trending&showTemplates=false>

Permit Application for Mobile/Extended Food Service Units. Georgia Department of Public Health. https://www.district4health.org/wp-content/uploads/2020/03/D4_Permit-Application-for-MobileExtended-Food-Service-Units-11132015.pdf

Application for Food Truck Vendor Permit. City of Atlanta. <https://www.atlantaga.gov/home/showdocument?id=44872>

Fees

Occupational Licensing

Application for Initial Licensure. Georgia State Board of Cosmetology and Barbers. <https://sos.ga.gov/PLB/acrobat/Forms/28%20Application%20-%20INITIAL%20LICENSURE.pdf>

Application for a Cosmetology or Barber Salon/Shop License. Georgia State Board of Cosmetology and Barbers. <https://sos.ga.gov/PLB/acrobat/Forms/28%20Application%20-%20Salon%20or%20Shop.pdf>

Corporate Registration

Register an LLC. Georgia Secretary of State. <https://georgia.gov/register-llc-georgia-secretary-state>

Application to Register a Business to Be Conducted Under a Trade Name. Fulton County Clerk of Superior & Magistrate Courts. <https://www.fultonclerk.org/DocumentCenter/View/53/Register-Trade-Name-Application-PDF?bidId=>

Taxes

N/A

Building Permits

FAQs about Zoning, Development, and Permitting Services. City of Atlanta. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services/get-started>

Zoning

FAQs about Zoning, Development, and Permitting Services. City of Atlanta. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services/get-started>

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Business Licensing

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Fee Schedule. Fulton County Board of Health, Environmental Services. <https://www.fultoncountyga.gov/-/media/Departments/Board-of-Health/Environmental-Health/Restaurant-Inspection/Link-List-Items/EHS-Fee-Schedule.ashx>

Websites

Occupational Licensing

Georgia State Board of Cosmetology and Barbers. Georgia

Secretary of State. <https://sos.ga.gov/index.php/licensing/plb/16>

Corporate Registration

Articles of Organization Online Portal. Georgia Secretary of State, Corporations Division. <https://ecorp.sos.ga.gov/>

Register an LLC. Georgia Secretary of State. <https://georgia.gov/register-llc-georgia-secretary-state>

Trade Names (DBA). Fulton County Clerk of Superior & Magistrate Courts. <https://www.fultonclerk.org/237/Trade-Names-DBA>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Georgia Tax Center. Georgia Department of Revenue. https://gtc.dor.ga.gov/_/#2

Register a Business. Georgia Department of Labor. <https://georgia.gov/register-business-georgia-department-labor>

Building Permits

Buildings & Zoning. City of Atlanta. <https://www.atlantaga.gov/doing-business/buildings-zoning>

Zoning, Development, and Permitting Services. City of Atlanta. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services>

Sign permit information. Atlanta Department of Planning & Community Development. <https://www.atlantaga.gov/home/showdocument?id=19432>

Zoning

Zoning, Development, and Permitting Services. City of Atlanta. <https://www.atlantaga.gov/government/departments/city-planning/zoning-development-and-permitting-services>

Atlanta Code of Ordinances part 16, ch. 25. https://library.municode.com/ga/atlanta/codes/code_of_ordinances?nodeId=PTIICOORANDECO_PT16ZO_CH25SPPE

Business Licensing

Restaurant Inspections. Fulton County Business Services. <https://www.fultoncountyga.gov/inside-fulton-county/fulton-county-departments/board-of-health/environmental-health/restaurant-inspection>

Applying for a General Business License. City of Atlanta. <https://www.atlantaga.gov/government/departments/finance/revenue/applying-for-a-business-license>

Vending Program. City of Atlanta. <https://www.atlantaga.gov/government/departments/city-planning/office-of-housing-community-development/economic-development-division/vending-program>

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Birmingham

Business Licensing

Business licensing regulations: Birmingham General City Code tit. 12. https://library.municode.com/al/birmingham/codes/code_of_ordinances?nodeId=PT1THCOGEOR_TIT12LIRE

One-Stop Shop Score

Homepage. City of Birmingham. <https://www.birminghamal.gov/>

Notable Barriers and Roadblocks

Food truck regulations: Birmingham General City Code tit. 12, ch. 14. https://library.municode.com/al/birmingham/codes/code_of_ordinances?nodeId=PT1THCOGEOR_TIT12LIRE_CH14PESO

Home-based business regulations: Birmingham General City Code § 3A-1-138. https://library.municode.com/al/birmingham/codes/code_of_ordinances?nodeId=PT1THCOGEOR_TIT3ARETA_CH1BULLCOENPR_ARTKAD_S3A-1-138PLBUBEZEZOAPREBULOHOCHOOFRE

Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

Application for New Shop. Alabama Board of Cosmetology & Barbering. <https://aboc.alabama.gov/sites/default/files/2020-10/New-Shop-Application-9-17-20.pdf>

Corporate Registration

Domestic Limited Liability Company (LLC) Certificate of Formation. Alabama Secretary of State. <https://www.sos.alabama.gov/sites/default/files/2021-03/DomesticLLCFormation.pdf>

Name Reservation Request Form for Domestic Entities. Alabama Secretary of State. <https://www.sos.alabama.gov/sites/default/files/2019-12/domesticEntityNameReservation.pdf>

Taxes

Application for Tax Certificate. Birmingham Finance Department – Tax and License Administration Division. <https://www.birminghamal.gov/wp-content/uploads/2017/08/Application-for-Certificate2.pdf>

Application for Tax or License Number. Jefferson County Department of Revenue. https://www.jccal.org/Sites/Jefferson_County/AppData/DocLib/Main/Applicationfor-TaxorLicenseNumber.pdf

Building Permits

Application to the Zoning Board of Adjustment. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_ZBA_111221.pdf

Building Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Building111221.pdf

Electrical Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Electrical_111222.pdf

Mechanical Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Mechanical_111221.pdf

Plumbing Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Plumbing_111221.pdf

Sign Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Sign_111211.pdf

Business Licensing

Account Registration Form. Avenu Insights & Analytics. <http://revds.com/taxpayerpdfs/Alabama/taxpayer-forms/Business%20License%20Application/Alabama%20Business%20License%20Application.pdf>

Application for Food and Lodging Plan Review. Jefferson County Department of Health. <https://www.jcdh.org/SitePages/Misc/PdViewer?AdminUploadId=532>

Home Occupation Certificate of Agreement. Birmingham Department of Finance: Tax and License Division. Retrieved by email from Department.

Instructions for Building Plan Review Sheet. Birmingham Department of Planning, Engineering, and Permits. <https://www.birminghamal.gov/wp-content/up->

[loads/2017/08/SubmittalforBuildingPlanReviewSheet2017.pdf](https://www.birminghamal.gov/wp-content/uploads/2017/08/SubmittalforBuildingPlanReviewSheet2017.pdf)

Mobile Food Vendor Permit Application. Birmingham Department of Transportation. https://www.birminghamal.gov/wp-content/uploads/2020/12/MFV_Private-Prop-App_Fillable-PDF.pdf

Fees

Occupational Licensing

Fees. Alabama Board of Cosmetology & Barbering. <https://aboc.alabama.gov/about/fees>

Barber Exam Requirements & Fees. Alabama Board of Cosmetology & Barbering. <https://aboc.alabama.gov/exams/exam-requirements-fees>

Application for New Shop. Alabama Board of Cosmetology & Barbering. <https://aboc.alabama.gov/sites/default/files/2020-10/New-Shop-Application-9-17-20.pdf>

New Shop Procedures. Jefferson County Barber Commission. <https://www.jeffcoba.org/page/NewShopProcess>

Corporate Registration

Domestic Limited Liability Company (LLC) Certificate of Formation. Alabama Secretary of State. <https://www.sos.alabama.gov/sites/default/files/2021-03/DomesticLLC-Formation.pdf>

Name Reservation Request Form for Domestic Entities. Alabama Secretary of State. <https://www.sos.alabama.gov/sites/default/files/2019-12/domesticEntityNameReservation.pdf>

Taxes

N/A

Building Permits

Application to the Zoning Board of Adjustment. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_ZBA_111221.pdf

Building Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Building111221.pdf

Electrical Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Electrical_111222.pdf

Mechanical Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Mechanical_111221.pdf

Plumbing Permit Application. Birmingham Department of Planning, Engineering, and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Plumbing_111221.pdf

Sign Permit Application. Birmingham Department of Planning, Engineering and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_Sign_111221.pdf

Zoning

Application to the Zoning Board of Adjustment. Birmingham Department of Planning, Engineering and Permits. https://www.birminghamal.gov/wp-content/uploads/2021/11/PEPPERAPP_ZBA_111221.pdf

Business Licensing

Application for Food and Lodging Plan Review. Jefferson County Department of Health. <https://www.jcdh.org/SitePages/Misc/PdfViewer?AdminUploadId=532>

Business License for barber shop: Birmingham General City Code, Appendix A, NAICS 812 – Schedule 032. Barbershop.

Mobile Food Vendor Permit Application. Birmingham Department of Transportation. https://www.birminghamal.gov/wp-content/uploads/2020/12/MFV_Private-Prop-App_Fillable-PDF.pdf

Business License for bookstore: Birmingham General City Code, Appendix A, NAICS 451 – Schedule 314. Sporting Goods, Hobby, Book, and Music Stores.

Business License for home-based business: Birmingham General City Code, Appendix A, NAICS 611-222 – Educational Services.

Business License for restaurant: Birmingham General City Code, Appendix A, NAICS 722 – Schedule 216. Restaurants, Cafes, Lunch and Sandwich Stands, Including Lunches at Soda Fountains and Food Service Contractors.

Food Handler Classes. Jefferson County Department of Health. <https://www.jcdh.org/SitePages/Programs-Services/EnvironmentalHealth/FoodProtection/FoodHandClasses.aspx>

Websites

Occupational Licensing

Barber Exam Requirements & Fees. Alabama Board of Cosmetology & Barbering. <https://aboc.alabama.gov/exams/exam-requirements-fees>

Forms & Applications. Alabama Board of Cosmetology & Barbering. <https://aboc.alabama.gov/licensing/forms-applications>

New Shop Procedures. Jefferson County Barber Commission. <https://www.jeffcoba.org/page/NewShopProcess>

Corporate Registration

Business Downloads. Alabama Secretary of State. <https://www.sos.alabama.gov/business-entities/business-downloads>

eGov Login. Alabama Department of Labor. <https://labor.alabama.gov/egov/login.aspx>

Taxes

My Alabama Taxes (Home). Alabama Department of Revenue. https://myalabamataxes.alabama.gov/_/#1

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Building Permits

N/A

Zoning

N/A

Business Licensing

Business License Portal. City of Birmingham. <https://birmingham.bizlicenseonline.com/>

Building Permits. Birmingham Online Permit Center. <https://www.birminghamal.gov/work/building-permits-permit-inquiry/>

Plan Review (Food Establishment). Jefferson County Department of Health. <https://www.jcdh.org/SitePages/Misc/PlanReview.aspx>

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Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Boise

Business Licensing

Boise Development Code § 3 – Licenses and Permits.

One-Stop Shop Score

Homepage. City of Boise. <https://www.cityofboise.org/>

Notable Barriers and Roadblocks

Building Permits. City of Boise. <https://www.cityofboise.org/departments/planning-and-development-services/building/building-permits/?category=all&search=all>

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Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

Application for Licensure. Idaho Barber and Cosmetology Services Licensing Board. [https://apps.dopl.idaho.gov/DOPLPortal/BCB/Forms/BCB%20License%20Application%20\(C-37\).pdf](https://apps.dopl.idaho.gov/DOPLPortal/BCB/Forms/BCB%20License%20Application%20(C-37).pdf)

Application for Barber or Cosmetology Establishment (Shop) License. Idaho Barber and Cosmetology Services Licensing Board. <https://apps.dopl.idaho.gov/DOPLPortal/BCB/Forms/BCB%20Establishment%20Application%20-%20Primary.pdf>

Corporate Registration

Certificate of Organization – Limited Liability Company. Idaho Secretary of State. <https://sos.idaho.gov/CORP/forms/LLC/LLC%20Cert%20org.pdf>

Certificate of Assumed Business Name Registration. Idaho Secretary of State. <https://sos.idaho.gov/CORP/forms/ABN/ABN.pdf>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Building Permits

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Registered Design Professional Form. Boise Planning and Development Services. https://www.cityofboise.org/media/9161/304-registered-design-professional_dec-2019_fillable.pdf

Sign Application. Boise Planning and Development Services. https://www.cityofboise.org/media/10663/app_signs.pdf

Design Review Application Submittal Requirements. Boise Planning and Development Services. https://www.cityofboise.org/media/10570/checklist_design-review.pdf

[boise.org/media/10570/checklist_design-review.pdf](https://www.cityofboise.org/media/10570/checklist_design-review.pdf)

Fire Sprinkler Overhead/Underground Permit Submittal Checklist. Boise Planning and Development Services. https://www.cityofboise.org/media/8070/603-fire-sprinkler-overhead-underground-permit-submittal-checklist_aug-2018_fillable.pdf

Zoning

Conditional Use Permit Application. Boise Planning and Development Services. https://www.cityofboise.org/media/10649/app_conditional-use-permit.pdf

Business Licensing

Food Establishment License Application. Central District Health. <https://www.cdhd.idaho.gov/pdfs/food/2019/Food-%20License-Application-2019.pdf>

Food Safety Operational Plan Review. Central District Health. <https://cdhd.idaho.gov/pdfs/food/2019/Food-Safety-Operational-Plan-Rev-12-2019.pdf>

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Eating and Drinking Mobile. Boise Department of Finance and Administration. <https://www.cityofboise.org/departments/finance-and-administration/city-clerk/licensing/food-and-alcohol-beverage/eating-and-drinking-mobile/>

Vendor Application. Boise Department of Finance and Administration. <https://www.cityofboise.org/departments/finance-and-administration/city-clerk/licensing/other/vendor-application/>

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Fees

Occupational Licensing

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Corporate Registration

Certificate of Organization – Limited Liability Company. Idaho Secretary of State. <https://sos.idaho.gov/CORP/forms/LLC/LLC%20Cert%20org.pdf>

Certificate of Assumed Business Name Registration. Idaho Secretary of State. <https://sos.idaho.gov/CORP/forms/ABN/ABN.pdf>

Taxes

N/A

Building Permits

Planning Division Application Fee Schedule. Boise Planning and Development Services. <https://www.cityofboise.org/media/10506/2020-planning-division-fee-schedule.pdf>

City of Boise. Public Works Department. Sewer connection fees usually apply when a restaurant is changing in type or if the use of the structure is changing. For simplicity, our restaurant will be occupying the space of a former restaurant. Boise only distinguishes between fast food and non-fast food restaurants. Retrieved by David Losson on June 29, 2021.

Zoning

N/A

Business Licensing

Food Safety Program Fees. Central District Health. <https://cdhd.idaho.gov/eh-food-fees.php>

Food Safety Training. Central District Health. <https://cdhd.idaho.gov/eh-food-training.php>

Food Safety Program Fees. Central District Health. <https://www.cdh.idaho.gov/eh-food-fees.php>

Licensing Fee Schedule. Boise Department of Finance and Administration. <https://www.cityofboise.org/departments/finance-and-administration/city-clerk/licensing-fee-schedule/>

Websites

Occupational Licensing

Homepage. Idaho Barber and Cosmetology Services Licensing Board. <https://apps.dopl.idaho.gov/DO-PLPortal/BoardPage.aspx?Bureau=BCB>

Exams for Barbering Licensing in Idaho. DL Roope. http://www.dlroope.com/idaho_Exam_Information.cfm?state=2

Corporate Registration

SOSbiz Online Filing Center for Business Registration. Idaho Secretary of State. <https://sos.idaho.gov/business-services/>

Taxes

Taxpayer Access Point. Idaho State Tax Commission. https://idahotap.gentax.com/TAP/_/

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Building Permits

Signs. City of Boise Planning and Development Services. <https://www.cityofboise.org/departments/planning-and-development-services/planning-and-zoning/applications/planning-and-zoning/118-combined-sign/>

Fire Alarm et al. Plan Review/Permit Fees and Inspection Fee Guide. City of Boise Planning and Development Services. <https://www.cityofboise.org/media/8311/pds-fire-alarm-sprinklers-fees-guide-october-2019.pdf>

Zoning

Zoning Map. City of Boise Planning and Development Services. <https://www.cityofboise.org/departments/planning-and-development-services/planning-and-zoning/zoning/>

Boise Development Code § 11-06-01: Table of Allowed Uses. https://citycode.cityofboise.org/Home/Detail/108996#section_11-06-01

Boise Development Code § 11-012-02.1(4)(c).

Boise Development Code § 11-013-01.8(17).

Boise Development Code § 11-013-02.3(I) and Table 11-013.8.

Boise Development Code § 11-06-07.4(C)(2).

Boise Development Code § 11-06-07.4(C)(3).

Business Licensing

Food Establishment Requirements Outline. Central District Health. <https://cdhd.idaho.gov/pdfs/food/2019/Food-Requirements-Outline-2019.pdf>

Permitting and Licensing. City of Boise. <https://permits.cityofboise.org/CitizenAccess/Default.aspx>

Mobile Food Establishment Packet. Central District Health. <https://cdhd.idaho.gov/pdfs/food/2019/Mobile-Food-Establishment-Plan-Review-Packet-12-19.pdf>

Food Safety Training. Central District Health. <https://cdhd.idaho.gov/eh-food-training.php>

Home Occupation. City of Boise. <https://www.cityofboise.org/departments/planning-and-development-services/planning-and-zoning/applications/planning-and-zoning/115-home-occupation/>

Home Occupation. Boise Planning and Development Services. https://www.cityofboise.org/media/10662/app_home-occupation.pdf

Administrative Home Occupation Application Submittal Requirements. Boise Planning and Development Services. https://www.cityofboise.org/media/10587/checklist_home-occupation.pdf

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Boston

Business Licensing

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Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

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Occupational Licensing

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Steps

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One-Stop Shop Score

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Starting a Business: By the Numbers

Forms

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Certificate of Assumed Name. Michigan Department of Licensing and Regulatory Affairs, Corporations, Securities & Commercial Licensing Bureau. https://www.michigan.gov/documents/lara/541_08-15_527736_7.pdf

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Taxes

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Michigan Treasury Online. Michigan Department of Treasury. <https://mto.treasury.michigan.gov/eai/mtologin/authenticate?URL=/>

MiWAM Employer Registration. Michigan Department of Labor and Economic Opportunity. https://miwam.unemployment.state.mi.us/mip/ereg/_/

Building Permits

Building Permit Application. Detroit Buildings, Safety Engineering, and Environmental Department: inaccessible.

Electrical Permit Application. Detroit Buildings, Safety Engineering, and Environmental Department: inaccessible.

Mechanical Permit Application. City of Detroit. https://detroitmi.gov/sites/detroitmi.localhost/files/forms/2019-12/C3_Mechanical%20Permit_EF.pdf

Plumbing Permit Application. Detroit Buildings, Safety Engineering, and Environmental Department: inaccessible.

Application for Permit for Erection of Signs and Poster Boards. Detroit Buildings, Safety Engineering, and Environmental Department. https://detroitmi.gov/sites/detroitmi.localhost/files/forms/2019-12/P5_Sign%20Permit_EF.pdf

Zoning

Special Land Use Hearing Application. Detroit Buildings, Safety Engineering, and Environmental Department: inaccessible.

Business Licensing

Fixed Food Service Establishment Plan Submission Instructions. Detroit Health Department. https://detroitmi.gov/sites/detroitmi.localhost/files/2020-06/DHD_FSE_PLAN_REVIEW_PACKET_5.20.pdf

Plan Review Worksheet. Detroit Health Department. https://detroitmi.gov/sites/detroitmi.localhost/files/2020-06/DHD_FSE_PLAN_REVIEW_PACKET_5.20.pdf

Food Service License Application. Michigan Department of Agriculture and Rural Development. https://www.michigan.gov/documents/MDA_FS_license_application_master_81396_7.pdf

Business License Application. City of Detroit. https://detroitmi.gov/sites/detroitmi.localhost/files/forms/2019-12/L5_Business%20License%20Application_EF.pdf

Special Transitory Food Unit and Mobile Food Establishment Plan Review Manual. Michigan Department of Agriculture and Rural Development. <https://detroitmi.gov/document/plan-review-manual-mobile-and-stfu>

Mobile Food Establishment Plan Review Worksheet: Michigan. Department of Agriculture and Rural Development. <https://detroitmi.gov/document/plan-review-manual-mobile-and-stfu>

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Occupational Licensing

Michigan Barbershop Licensing Guide. Michigan Department of Licensing and Regulatory Affairs, Bureau of Professional Licensing. https://www.michigan.gov/documents/lara/Barbershop_Licensing_Guide_654043_7.pdf

Testing fees obtained by contacting the Michigan Board of Barber Examiners and PSI Exams.

Corporate Registration

Articles of Organization. Michigan Department of Licensing and Regulatory Affairs, Corporations, Securities & Commercial Licensing Bureau. https://www.michigan.gov/documents/lara/700_08-15_528193_7.pdf

Certificate of Assumed Name. Michigan Department of Licensing and Regulatory Affairs, Corporations, Securities & Commercial Licensing Bureau. https://www.michigan.gov/documents/lara/541_08-15_527736_7.pdf

Assumed Name. Wayne County Clerk. <https://www.waynecounty.com/elected/clerk/assumed-names.aspx>

Taxes

N/A

Building Permits

Buildings and Safety Engineering Department Fee Schedule. (1 July 2009). City of Detroit. <https://detroitmi.gov/sites/detroitmi.localhost/files/2018-05/BUILDING%20INSPECTION%20AND%20PLAN%20REVIEW%20FEE%20SCHEDULE.pdf>. Trade permit fees acquired by rough estimations based on formulas provided in the fee schedule.

Zoning

Zoning/Special Land Use. Detroit Buildings, Safety Engineering, and Environmental Department. <https://detroitmi.gov/departments/buildings-safety-engineering-and-environmental-department/bseed-divisions/zoning-special-land-use>

Business Licensing

Special Transitory Food Unit and Mobile Food Establishment Plan Review Manual. Michigan Department of Agriculture and Rural Development. <https://detroitmi.gov/document/plan-review-manual-mobile-and-stfu>

Food Service License Fee Schedule. Detroit Health Department. <https://detroitmi.gov/sites/detroitmi.localhost/files/2020-06/FEE%20SCHEDULE.pdf>

Business License Center Rate Report. City of Detroit. <https://detroitmi.gov/sites/detroitmi.localhost/files/2018-05/Business%20License%20Center%20Rate%20Report.pdf>

Food Manager Certification Michigan. 360training. <https://www.360training.com/learn2serve/food-safety-manager-training>

Mechanical Permit Application. City of Detroit. https://detroitmi.gov/sites/detroitmi.localhost/files/forms/2019-12/C3_Mechanical%20Permit_EF.pdf

Michigan Food Allergy Training Course. Food Allergy Training & Certification. http://foodallergytrainingcourse.com/michigan_food_allergy_training_certification_course.html

Websites

Occupational Licensing

Barbers. Michigan Department of Licensing and Regulatory Affairs. https://www.michigan.gov/lara/0,4601,7-154-89334_72600_72602_72731_72861---,00.html

Corporate Registration

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Assumed Name. Wayne County Clerk. <https://www.waynecounty.com/elected/clerk/assumed-names.aspx>

Taxes

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New Business Registration. Michigan Department of Treasury. https://www.michigan.gov/taxes/0,4676,7-238-43519_43521---,00.html

Unemployment Insurance Agency. Michigan Department of Labor and Economic Opportunity. https://www.michigan.gov/leo/0,5863,7-336-94422_97241---,00.html

Building Permits

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Building Codes/Construction Information. Detroit Buildings, Safety Engineering, and Environmental Department. https://detroitmi.gov/sites/detroitmi.localhost/files/2018-05/Comm%20Bldg%20Permit%20Plan%20Checklist_2013-06.pdf

Sign Permits. Detroit Buildings, Safety Engineering, and Environmental Department. <https://detroitmi.gov/departments/buildings-safety-engineering-and-environmental-department/bseed-divisions/plan-review/sign-permits>

Zoning

Zoning/Special Land Use. Detroit Buildings, Safety Engineering, and Environmental Department. <https://detroitmi.gov/departments/buildings-safety-engineering-and-environmental-department/bseed-divisions/zoning-special-land-use>

Business Licensing

Food Safety Plan Review. Detroit Health Department. <https://detroitmi.gov/departments/detroit-health-department/programs-and-services/food-safety/food-safety-plan-review>

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Business License Procedure. City of Detroit. https://detroitmi.gov/sites/detroitmi.localhost/files/forms/2018-11/01_Business%20License%20Procedure.pdf

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Indianapolis

Business Licensing

Indianapolis Revised Code ch. 801. https://library.municode.com/in/indianapolis/_marion_county/codes/code_of_ordinances?nodeId=TITIVBUCORELI_CH801GEPRRELI

Business Licenses. City of Indianapolis. <https://www.indy.gov/activity/business-licenses>

One-Stop Shop Score

Business Planning. City of Indianapolis. <https://indianapolis.opencounter.com/>

Business Licenses. City of Indianapolis. <https://www.indy.gov/activity/business-licenses>

Notable Barriers and Roadblocks

Clean Hands requirement: Indianapolis Revised Code § 801-202.

Barber Application Instructions. Indiana State Board of Cosmetology and Barber Examiners. https://www.in.gov/pla/files/Microsoft_Word_-_BA_Exam_Instructions.pdf

Home-based business regulations: Indianapolis Revised Code § 743-306 https://library.municode.com/in/indianapolis/_marion_county/codes/code_of_ordinances?nodeId=TITIIIUHEWE_CH743USUECST_ARTIIIUECST_S743-306ACTEUS

Personal property tax delinquency: Indiana Code § 25-1-1-1. <https://www.in.gov/pla/files/SBCBE%207.1.2017%20EDITION.pdf>

Accommodations for New or Small Businesses

License terms: Indianapolis Revised Code § 801-209.

Starting a Business: By the Numbers

Forms

Occupational Licensing

Indiana Licensing Enterprise. State of Indiana. <https://mylicense.in.gov/eGov/index.html>

Beauty Culture Salon & Mobile Salon License Information. Indiana State Board of Cosmetology and Barber

Examiners. <https://www.in.gov/pla/professions/state-board-of-cosmetology-and-barber-examiners/beauty-culture-salon-and-mobile-salon-license-information/>

Corporate Registration

Business Forms: Domestic Limited Liability Company Articles of Organization. Indiana Secretary of State. <https://www.in.gov/sos/business/division-forms/business-forms/>

Business Forms: Registered Assumed Business Name. Indiana Secretary of State. <https://www.in.gov/sos/business/division-forms/business-forms/>

Certificate of Assumed Business Name. Marion County Recorder's Office. <https://citybase-cms-prod.s3.amazonaws.com/db8e3e316f644f1b880b9db653c7b1f0.pdf>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Online Business Tax Application (BT-1) Checklist. Indiana Department of Revenue. <https://www.in.gov/dor/business-tax/register-a-new-business/online-business-tax-application-bt-1-checklist/>

Building Permits

Application for Construction Design Release. Indiana Department of Homeland Security. <https://www.in.gov/dhs/files/conap.pdf>

Class 1 Structural Permit Application. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/598b42db-39b2486ab8cb2f741f54024b.pdf>

Electrical Permit Application. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/674ab6e0542c4f-faa87237d022c93468.pdf>

Heating and Cooling Permit Application. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/c31650eff349433893ccb3787f2d42fc.pdf>

Plumbing Permit Application. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/ed971ccc6fac4681ac-648296b1aaa04e.pdf>

Business Sign Application. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/d21425cae6a34511b6d-cbccddce6c7849.pdf>

Sign Submittal Checklist. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/64a727853c8241e0b037630f38f4136c.pdf>

Zoning

Certificate of Completion and Compliance. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/8710b4b3d12d4552813e0abd5bf93db1.pdf>

Petition. Indianapolis Metropolitan Development Commission. <https://citybase-cms-prod.s3.amazonaws.com/8534b8d14f4841ea8ce6b545a8704d9c.pdf>

Commercial Special Exception Checklist. City of Indianapolis. <https://citybase-cms-prod.s3.amazonaws.com/783b1c09b67d4a4590a43f697a2b57ad.pdf>

Legal Description Requirements. City of Indianapolis. <https://citybase-cms-prod.s3.amazonaws.com/da51930588a34401879b75721ce05367.pdf>

Petition for Special Exception Findings of Fact. Indianapolis Metropolitan Development Commission. <https://citybase-cms-prod.s3.amazonaws.com/601da3fe817f-48be8a5464a31931a706.pdf>

Affidavit of Notice of Public Hearing. Indianapolis Metropolitan Development Commission. <https://citybase-cms-prod.s3.amazonaws.com/22972b2af77d412bba-2bc537ec92964d.pdf>

Business Licensing

Food Establishment Plan Review Application. Marion County Public Health Department. <https://drive.google.com/file/d/1DlcqcRfGWa2Kw-JmJbkyA8iz-05VZ-99A/view>

Hazard Analysis Critical Control Point Application Checklist. Marion County Public Health Department. <https://drive.google.com/file/d/1LbkthSwZbMrx4I7WGEEd-iq9AQvm3dSqf/view>

Mobile Food Unit Application. Marion County Public Health Department. <https://drive.google.com/file/d/1Y2jOcj7pwnnzQWanFy-Jh4rtmJ7tgtGb/view>

Commissary Agreement. Marion County Public Health Department. <https://drive.google.com/file/d/1Y2jOcj7pwnnzQWanFy-Jh4rtmJ7tgtGb/view>

Mobile Food Unit Plan Review Worksheet. Marion County Public Health Department. <https://drive.google.com/file/d/1Y2jOcj7pwnnzQWanFy-Jh4rtmJ7tgtGb/view>

Fees

Occupational Licensing

Candidate Information Bulletin for the Written Examinations. PSI Exams sponsored by Indiana State Board

of Cosmetology and Barber Examiners. https://candidate.psiexams.com/bulletin/display_bulletin.jsp?ro=yes&actionname=83&bulletinid=751&bulletin-url=.pdf

Barber Application Instructions. Indiana State Board of Cosmetology and Barber Examiners. https://www.in.gov/pla/files/Microsoft_Word_-_BA_Exam_Instructions.pdf

Application for Beauty Culture Salon License. Indiana State Board of Cosmetology and Barber Examiners. <https://www.in.gov/pla/professions/state-board-of-cosmetology-and-barber-examiners/beauty-culture-salon-and-mobile-salon-license-information/>

Corporate Registration

Business Forms: Limited Liability Company (Domestic) Articles of Organization. Indiana Secretary of State. <https://www.in.gov/sos/business/division-forms/business-forms/>

Certificate of Assumed Business Name. Marion County Recorder's Office. <https://citybase-cms-prod.s3.amazonaws.com/db8e3e316f644f1b880b9db653c7b1f0.pdf>

Marion County Recorder Fee Schedule. Marion County Recorder's Office. <https://citybase-cms-prod.s3.amazonaws.com/4eb359b366e94791965fa02d3a183989.pdf>

Taxes

N/A

Building Permits

Schedule of Fees for Site Built Construction. Indiana Department of Homeland Security. https://www.in.gov/dhs/files/plan_review_fees.pdf

License and Permit Fees. City of Indianapolis. <https://www.indy.gov/activity/license-and-permit-fees>

Zoning

Land Use Petition Forms and Fees. City of Indianapolis. <https://www.indy.gov/activity/land-use-petition-forms-and-fees>

Business Licensing

Food plan review fee schedule: Code of the Health and Hospital Corporation of Marion County ch. 8: https://hhcorp.org/Res_HHCode.html

Food & Alcohol Training Online. 360training. <https://www.360training.com/learn2serve>

Websites

Occupational Licensing

State Board of Cosmetology and Barber Examiners. Indiana Professional Licensing Agency. <https://www.in.gov/pla/professions/state-board-of-cosmetology-and-barber-examiners/>

Corporate Registration

Business Registration. INBiz. <https://inbiz.in.gov/business-filings/registration>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Manage, File and Pay Indiana Business Taxes with INTIME. Indiana Department of Revenue. <https://www.in.gov/dor/business-tax/>

Building Permits

Commercial Development Permits. City of Indianapolis. <https://www.indy.gov/activity/commercial-development-permits>

Building Plan Review. Indiana Department of Homeland Security. <https://www.in.gov/dhs/fire-and-building-safety/building-plan-review/>

Zoning

Certificate of Completion Memo. Indianapolis Department of Business and Neighborhood Services. <https://citybase-cms-prod.s3.amazonaws.com/ec9d2f2b431c4fe683c9756a2be75c37.pdf>

Special Exception Petition. City of Indianapolis. <https://www.indy.gov/activity/special-exception-petition>

Business Licensing

Food and Consumer Safety. Marion County Public Health Department. <https://marionhealth.org/programs/environmental-health/food-and-consumer-safety-2/>

Certified Food Protection Manager Requirements. Marion County Public Health Department. <https://drive.google.com/file/d/1KyEajAnzidJ7AQ7VAFoELOAhC-2U6aSCC/view>

Business Licenses. City of Indianapolis. <https://www.indy.gov/activity/business-licenses>

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Jacksonville

Business Licensing

Jacksonville Code of Ordinances, tit. VI. https://library.municode.com/fl/jacksonville/codes/code_of_ordinances?nodeId=TITVIBUTROC

Jacksonville Code of Ordinances, tit. XXII, ch. 772. https://library.municode.com/fl/jacksonville/codes/code_of_ordinances?nodeId=TITXXII-TA_CH772MUBUTA

Local Business Tax. Jacksonville Tax Collection. <https://taxcollector.coj.net/taxes/local-business-tax.aspx>

One-Stop Shop Score

Business. City of Jacksonville. https://www.coj.net/categories/business.aspx#starting_a_business

Local Business Tax. Duval County Tax Collector. <https://taxcollector.coj.net/taxes/local-business-tax.aspx>

Notable Barriers and Roadblocks

Clean hands requirement: Jacksonville Code of Ordinances § 772.126.

Food truck restrictions: Jacksonville Code of Ordinances § 250.1201(e) (7).

Home-based business regulations: Jacksonville Code of Ordinances § 656.401. https://library.municode.com/fl/jacksonville/codes/code_of_ordinances?nodeId=ZOSE_CH656ZOCO_PT4SURE_SPAPEST-DECR_S656.401PESTDECR&wdLOR=c86D75C9E-0E5B-4B08-9EB7-1262FFDD7119

Accommodations for New or Small Businesses

Business Tax Receipt Calculator. Duval County Tax Collector. <https://bustaxreccalculator.coj.net/>

Low Income Fee Waiver Program. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/low-income-fee-waiver-program/>

Annual Report Notice. Florida Department of State, Division of Corporations. <https://dos.myflorida.com/sunbiz/start-business/efile/fl-limit-ed-partnership/instructions/>

Starting a Business: By the Numbers

Forms

Occupational Licensing

Florida Barbers' Board Application for Initial License. Florida Department of Business & Professional Regulation. http://www.myfloridalicense.com/dbpr/pro/barb/documents/BAR1_Initial_License_Based_on_Florida_Education.pdf

Application for Barbershop Licensure. Florida Department of Business & Professional Regulation. http://www.myfloridalicense.com/dbpr/pro/barb/documents/BAR5_Barbershop_Licensure.pdf

Corporate Registration

Articles of Organization for Florida Limited Liability Company. Florida Department of State, Division of Corporations. <http://form.sunbiz.org/pdf/cr2e047.pdf>

Application for Registration of Fictitious Name. Florida Department of State, Division of Corporations. <http://form.sunbiz.org/pdf/CR4E001.pdf>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Florida Business Tax Application. Florida Department of Revenue. https://floridarevenue.com/Forms_library/current/dr1.pdf

Building Permits

Building Permit Application. City of Jacksonville Building Inspections Division System. <https://buildinginspections.coj.net/>

Electrical Permit. City of Jacksonville Building Inspections Division System. <https://buildinginspections.coj.net/>

Plumbing Permit Application. City of Jacksonville Building Inspection Division System. <https://buildinginspections.coj.net/>

Mechanical Permit Application. City of Jacksonville Building Inspection Division System. <https://buildinginspections.coj.net/>

Sign Permit Application. City of Jacksonville Building Inspection Division System. <https://buildinginspections.coj.net/>

Zoning

Application for Certificate of Use: inaccessible.

Zoning Exception: inaccessible.

Business Licensing

Application for Public Food Service Establishment License with Plan Review. (2020, December). Florida Department of Business & Professional Regulation. http://www.myfloridalicense.com/dbpr/hr/forms/documents/application_packet_for_food_service_license_and_plan.pdf

Local Business Tax Receipt: inaccessible.

Application for Mobile Food Dispensing Vehicle License with Plan Review. (2020, December). Florida Department of Business & Professional Regulation. http://www.myfloridalicense.com/dbpr/hr/forms/documents/application_packet_for_mfdv_license_and_plan.pdf

Vendor Permit: inaccessible.

Commissary Notification. (2020, December). Florida Department of Business & Professional Regulation. <http://>

www.myfloridalicense.com/dbpr/HR/forms/documents/dbpr_hr_7022_commissary_notification.pdf

Fees

Occupational Licensing

2 Hour Aids HIV Barber Online Renewal FL. 1st Choice Continuing Education. <https://1stchoice-ce.com/home>

Florida Barbers' Board Application for Initial License. Florida Department of Business & Professional Regulation. http://www.myfloridalicense.com/dbpr/pro/barb/documents/BAR1_Initial_License_Based_on_Florida_Education.pdf

Florida Barbers' Board Application for Barbershop Licensure. Florida Department of Business & Professional Regulation. http://www.myfloridalicense.com/dbpr/pro/barb/documents/BAR5_Barbershop_Licensure.pdf

Corporate Registration

Instructions for Articles of Organization. Florida Department of State, Division of Corporations. <https://dos.myflorida.com/sunbiz/start-business/efile/fl-llc/instructions/>

Taxes

N/A

Building Permits

City fees: Planning Department. (2018, January 15). City of Jacksonville. <https://www.coj.net/departments/finance/city-fees#Planning%20Department>

Zoning

City fees: Planning Department. (2018, January 15). City of Jacksonville. <https://www.coj.net/departments/finance/city-fees#Planning%20Department>

Business Licensing

License Fee Calculator. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/dbpr/license-fee-calculator/>

Hotels and Restaurants—Food Service Fees. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/hotels-restaurants/licensing/food-fees/>

Business Tax Receipt Calculator. Duval County Tax Collector. <https://bustaxreccalculator.coj.net/>

Food Manager Certification. 360training. <https://www.360training.com/learn2serve/food-safety-manager-training>

Websites

Occupational Licensing

Barbers. Florida Department of Business & Professional

Regulation. <https://www.myfloridalicense.com/intentions2.asp?chBoard=true&boardid=03&SID=>

Barber License by Examination. Florida Department of Business & Professional Regulation. https://www.myfloridalicense.com/CheckListDetail.asp?SID=&xactCode=1010&clientCode=0301&XACT_DEFN_ID=5060

Barbershop License. Florida Department of Business & Professional Regulation. https://www.myfloridalicense.com/CheckListDetail.asp?SID=&xactCode=1030&clientCode=0304&XACT_DEFN_ID=5087

Corporate Registration

General Information & Available Resources. Florida Department of State, Division of Corporations. <https://dos.myflorida.com/sunbiz/start-business/know-before-starting/>

Florida Limited Liability Company. Florida Department of State, Division of Corporations. <https://dos.myflorida.com/sunbiz/start-business/efile/fl-llc/>

Florida Fictitious Name Registration. Florida Department of State, Division of Corporations. <https://dos.myflorida.com/sunbiz/start-business/efile/fl-fictitious-name-registration/>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

New Business Start-up Kit. Florida Department of Revenue. https://floridarevenue.com/taxes/businesses/Pages/newbusiness_startup.aspx

Account Registration. Florida Department of Revenue. <https://floridarevenue.com/taxes/eservices/Pages/registration.aspx>

Building Permits

Commercial Permits. Jacksonville Planning and Development Department. <https://www.coj.net/departments/planning-and-development/building-inspection-division/commercial-permits.aspx>

How to Submit Sign Permits. Jacksonville Planning and Development Department. <https://www.coj.net/departments/planning-and-development/building-inspection-division/electronic-plan-submittal/how-to-submit-sign-permits>

Online/Electronic Permit Submission. Jacksonville Planning and Development Department. <https://www.coj.net/departments/planning-and-development/building-inspection-division/electronic-plan-submittal>

Zoning

Certificates of Use and Converting Use Building Permits: A Brief Overview. Jacksonville Planning and Development

Department . <https://www.coj.net/departments/planning-and-development/building-inspection-division/certificates-of-use-and-converting-use-building-pe>

Small Business Help. City of Jacksonville. <https://www.coj.net/smallbusinesshelp>

Zoning FAQs (Frequently Asked Questions). Jacksonville Planning and Development Department. [https://www.coj.net/departments/planning-and-development/current-planning-division/zoning-faqs-\(frequently-asked-questions\)](https://www.coj.net/departments/planning-and-development/current-planning-division/zoning-faqs-(frequently-asked-questions))

Business Licensing

Local Business Tax. Duval County Tax Collector. <https://taxcollector.coj.net/taxes/local-business-tax.aspx>

Hotels and Restaurants—Guide to Permanent Food Service. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/hotels-restaurants/licensing/foodservice-guide/>

Hotels and Restaurants—Plan Review. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/hotels-restaurants/licensing/plan-review/>

Hotels and Restaurants—Inspections. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/hotels-restaurants/inspections/>

Vendor Permits. Duval County Tax Collector. <https://taxcollector.coj.net/Taxes/Local-Business-Tax/Vendor-Permits.aspx>

Hotels and Restaurants—Guide to Mobile Food Establishments. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/hotels-restaurants/licensing/mobilefood-guide/>

Hotels and Restaurants—Guide to Mobile Food Dispensing Vehicles. Florida Department of Business & Professional Regulation. <http://www.myfloridalicense.com/DBPR/hotels-restaurants/licensing/mfdv-guide/>

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Minneapolis

Business Licensing

Minneapolis City Code, tit. 13. https://library.municode.com/mn/minneapolis/codes/code_of_ordinances?nodeId=COOR_TIT13LIBURE

Business Licenses. City of Minneapolis. <https://www2.minneapolis.gov/business-services/licenses-permits/business-licenses/>

One-Stop Shop Score

Minneapolis Business Portal. City of Minneapolis. <https://business.minneapolismn.gov/>

Business Licenses. City of Minneapolis. <https://www2.minneapolis.gov/business-services/licenses-permits/business-licenses/>

Notable Barriers and Roadblocks

Clean hands requirement: Minneapolis Code of Ordinances § 259.15.

Business licensing late fee: Minneapolis Code of Ordinances § 261.20.

Business licensing surcharge: Minneapolis Code of Ordinances, Appendix J (license fee schedule).

License Application: Restaurant. City of Minneapolis Licenses and Consumer Services. <https://www2.minneapolis.gov/media/content-assets/www2-documents/business/Restaurant.pdf>

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N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

N/A

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Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

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Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

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Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Newark

Business Licensing

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One-Stop Shop Score

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Home-based business regulations: Newark Code § 41:4-6-6.

Food truck certificate: Newark Code § 8:7-2(c).

Food truck restrictions: Newark Code § 8:7-6(d).

Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

Application for Authorization to Sit for the Examination and for Licensure. New Jersey Office of the Attorney General. <https://www.njconsumeraffairs.gov/cos/Applications/Application-for-Authorization-to-Sit-for-the-Examination-and-for-Licensure.pdf>

Application for a License to Operate a New Shop, Relocate a Shop or to Transfer Ownership of a Shop. New Jersey Office of the Attorney General. <https://www.njconsumeraffairs.gov/cos/Applications/Application-for-a-License-to-Operate-a-New-Shop-Relocate-a-Shop-or-to-Transfer-Ownership-of-a-Shop.pdf>

Corporate Registration

Online Business Formation. New Jersey Department of the Treasury. <https://www.njportal.com/DOR/BusinessFormation/Home/Welcome>

Registration of Alternate Name. New Jersey Division of Revenue. <https://www.state.nj.us/treasury/revenue/dcr/pdfforms/c150g.pdf>

Business Trade Name Request Form. The Essex County Clerk's Office. https://www.essexclerk.com/_Content/pdf/forms/trade_name_request.pdf

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Online Business Formation. New Jersey Department of the Treasury. <https://www.njportal.com/DOR/BusinessFormation/Home/Welcome>

Building Permits

Building Subcode Technical Section. New Jersey Division of Consumer Affairs. https://www.state.nj.us/dca/divisions/codes/forms/pdf_ucc_stdforms/pr_f110_bldg.pdf

Electrical Subcode Technical Section. New Jersey Division of Consumer Affairs. https://www.state.nj.us/dca/divisions/codes/forms/pdf_ucc_stdforms/pr_f120_elec.pdf

Plumbing Subcode Technical Section. New Jersey Division of Consumer Affairs. https://www.state.nj.us/dca/divisions/codes/forms/pdf_ucc_stdforms/pr_f130_plumb.pdf

Construction Permit Application. New Jersey Division of Community Affairs. https://www.state.nj.us/dca/divisions/codes/forms/pdf_ucc_stdforms/pr_f100_cpa.pdf

Mechanical Inspection Technical Section. New Jersey Division of Consumer Affairs. https://www.state.nj.us/dca/divisions/codes/forms/pdf_ucc_stdforms/pr_f145_mech.pdf

Zoning

Certificate of Occupancy: inaccessible.

Application for Conditional Use. City of Newark. https://dl.airtable.com/.attachments/2218850138ce4c-0296ba00fc802a7381/2e22d8e4/CPB_ZBA_Application.pdf

Business Licensing

Request for a Criminal History Record Information for Non-Criminal Justice Purposes: 212A Form. New Jersey State Police. <https://www.njportal.com/njsp/criminalrecords/ApplicationRequest/RequestApplication.aspx>

Restaurant License. Newark Business Portal. <https://newarkportal.us/home/renewalbusinessportal>

Trade Waste Permit. Newark Business Portal. <https://newarkportal.us/home/renewalbusinessportal>

Retail Business License. Newark Business Portal. <https://newarkportal.us/home/renewalbusinessportal>

Fees

Occupational Licensing

Application for Authorization to Sit for the Examination and for Licensure. New Jersey Office of the Attorney General. <https://www.njconsumeraffairs.gov/cos/Applications/Application-for-Authorization-to-Sit-for-the-Examination-and-for-Licensure.pdf>

Application for a License to Operate a New Shop, Relocate a Shop or to Transfer Ownership of a Shop. New Jersey Office of the Attorney General. <https://www.njconsumeraffairs.gov/cos/Applications/Application-for-a-License-to-Operate-a-New-Shop-Relocate-a-Shop-or-to-Transfer-Ownership-of-a-Shop.pdf>

Corporate Registration

Alternate Names. New Jersey Department of the Treasury. <https://www.state.nj.us/treasury/revenue/altname.shtml>

Getting Registered. New Jersey Department of the Treasury. <https://www.state.nj.us/treasury/revenue/gettingregistered.shtml>

Business Trade Names. The Essex County Clerk's Office. <https://www.essexclerk.com/Services/13>

Taxes

N/A

Building Permits

Newark Code § 7:2-3.1. <https://ecode360.com/36645722>

Newark Code § 7:2-3.2b. <https://ecode360.com/36645757>

Newark Code § 7:2-3.3. <https://ecode360.com/36645777>

Newark Code § 7:2-3.4. <https://ecode360.com/36645786>

Zoning

Application for Conditional Use. City of Newark. https://dl.airtable.com/.attachments/2218850138ce4c-0296ba00fc802a7381/2e22d8e4/CPB_ZBA_Application.pdf

Certificate of Occupancy: confirmed by phone.

Business Licensing

Online Business Portal. City of Newark. <https://www.newarknj.gov/business-licenses>

Health Certificate. Newark Business Portal. <https://newarkportal.us/home/renewalbusinessportal>

Get a Peddler license. Newark Portal. <https://peddlerlicense.newarkportal.us/>

Websites

Occupational Licensing

New Jersey State Board of Cosmetology and Hairstyling. New Jersey Division of Consumer Affairs. <https://www.njconsumeraffairs.gov/cos/Pages/default.aspx>

Corporate Registration

Register Your Business. Business.NJ.gov. <https://business.nj.gov/pages/register-your-business>

Getting Registered. New Jersey Department of the Treasury. <https://www.state.nj.us/treasury/revenue/gettingregistered.shtml>

Alternate Names. New Jersey Department of the Treasury. <https://www.state.nj.us/treasury/revenue/altname.shtml>

Business Trade Names. The Essex County Clerk's Office. <https://www.essexclerk.com/Services/13>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Online Business Formation. New Jersey Department of the Treasury. <https://www.njportal.com/DOR/BusinessFormation/Home/Welcome>

Building Permits

Construction Permit Application Packet & Related Forms. New Jersey Department of Community Affairs. <https://www.state.nj.us/dca/divisions/codes/resources/construction-permitforms.html>

Zoning

N/A

Business Licensing

Request for a Criminal History Record Information for Non-Criminal Justice Purposes: 212A Form. New Jersey State Police. <https://www.njportal.com/njsp/criminal-records/>

Restaurant. City of Newark. <https://www.newarknj.gov/bizlicense/restaurant>

Restaurant and Catering. Business.NJ.gov. <https://business.nj.gov/starter-kits/restaurant-and-catering>

Food Handler's Permit. City of Newark. <https://www.newarknj.gov/card/food-handlers-permit>

Food and Drug Bureau. City of Newark. <https://www.newarknj.gov/card/food-and-drug-bureau>

Retail. City of Newark. <https://www.newarknj.gov/bizlicense/retail-2>

Get a Peddler license. Newark Portal. <https://peddlerlicense.newarkportal.us/>

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Philadelphia

Business Licensing

Business licenses, permits, and approvals. City of Philadelphia. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/>

One-Stop Shop Score

Business & self-employment. City of Philadelphia. <https://www.phila.gov/services/business-self-employment/starting-a-business/business-licenses-permits-and-approvals/>

Notable Barriers and Roadblocks

Zoning/Use Permit Instructions. Philadelphia Department of Licenses and Inspections. <https://business.phila.gov/media/ZoningChecklist.pdf>

Application for Appeal. Philadelphia Zoning Board of Adjustment. <https://www.phila.gov/media/20200211132826/Application-for-Appeal-3.28.18.pdf>

Project Information Form. City of Philadelphia. <https://forms.phila.gov/form/project-information-form/>

Appeal a zoning decision to the Zoning Board of Adjustment. Philadelphia Department of Planning and Development. <https://www.phila.gov/>

[services/zoning-planning-development/appeal-a-zoning-decision-to-the-zoning-board-of-adjustment-zba/](https://www.phila.gov/services/zoning-planning-development/appeal-a-zoning-decision-to-the-zoning-board-of-adjustment-zba/)

Fees. (2017, July 1). Philadelphia Zoning Board of Adjustment. <https://www.phila.gov/media/20200706155406/ZBA-appeal-fees-20170701.pdf>

Instructions for Appeals to the Zoning Board of Adjustment. Philadelphia Department of Planning and Development. <https://www.phila.gov/media/20181213151150/Instructions-for-Appeals-to-the-Zoning-Board-of-Adjustment-ZBA.pdf>

Get a license to sell goods in special vending districts. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/vending-and-street-sales/get-a-license-to-sell-goods-in-special-vending-districts/>

State Board of Barber Examiners. Pennsylvania State Board of Barber Examiners. <https://www.dos.pa.gov/ProfessionalLicensing/BoardsCommissions/BarberExaminers/Pages/Barber-Guide.aspx>

Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

Obtaining a Barber License by Examination. Pennsylvania State Board of Barber Examiners. <https://www.dos.pa.gov/ProfessionalLicensing/BoardsCommissions/BarberExaminers/Pages/Barber-Guide.aspx>

Corporate Registration

Certificate of Organization – Domestic Limited Liability Company. Pennsylvania Department of State, Bureau of Corporations and Charitable Organizations. <https://www.dos.pa.gov/BusinessCharities/Business/RegistrationForms/Documents/Updated%202017%20RegistrationForms/Domestic%20Limited%20Liability%20Company/15-8821%20Cert%20of%20Org-Dom%20LLC.pdf>

Registration of Fictitious Name. Pennsylvania Department of State, Bureau of Corporations and Charitable Organizations. <https://www.dos.pa.gov/BusinessCharities/Business/RegistrationForms/Documents/Updated%202017%20RegistrationForms/Fictitious%20Names/54-311%20App%20for%20Reg%20of%20Fict%20Name.pdf>

Taxes

Online Business Entity Registration. Pennsylvania Department of Revenue. <https://www.pa100.state.pa.us/>

Philadelphia Tax Center. City of Philadelphia. https://tax-services.phila.gov/_/

Building Permits

EZ permit Zoning Sign Installation. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/media/20200325144643/EZ-Sign-Zoning-Permit-fillable.pdf>

EZ Permit Standard Alterations. Philadelphia Department of Licenses and Inspections. https://www.phila.gov/media/20211116153648/PB_001_F-EZ-Alterations-standards-fillable-11.2021.pdf

Application for Plumbing Permit. Philadelphia Department of Licenses and Inspections. <https://business.phila.gov/media/plumbingpermit.pdf>

Get a Zoning Permit for signs. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/apply-for-a-permit/zoning-permits/get-a-zoning-permit-for-signs/>

Project Information Form. City of Philadelphia. <https://forms.phila.gov/form/project-information-form/>

Zoning

Application for Zoning/Use Registration Permit. Philadelphia Department of Licenses and Inspections. <https://business.phila.gov/media/Zoning-Use-Registration-Permit-Application.pdf>

Application for Appeal. Philadelphia Zoning Board of Adjustment. <https://www.phila.gov/media/20200211132826/Application-for-Appeal-3.28.18.pdf>

Instructions for Appeals to the Zoning Board of Adjustment. Philadelphia Department of Planning and Development. <https://www.phila.gov/media/20181213151150/Instructions-for-Appeals-to-the-Zoning-Board-of-Adjustment-ZBA.pdf>

Application for Special Exception. Philadelphia Zoning Board of Adjustment. <https://www.phila.gov/media/20190318162455/Application-for-Special-Exception-81-49-A.pdf>

Business Licensing

Food Business Plan Review for Stationary Food Business. Philadelphia Department of Public Health. https://www.phila.gov/media/20181003164353/Plan_Review_for_Stationary_Food_Businesses_8_2_2018.pdf

License Application - Food. Philadelphia Department of Licenses and Inspections. <https://business.phila.gov/media/Food-Service-License.pdf>

Instructions & Application Form – Mobile Food Businesses: Full Plan Review. Philadelphia Department of Public Health. <https://www.phila.gov/media/20181003164602/MOBILEfullplanreview.pdf>

Get a Vendor Motor Vehicle License. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/vending-and-street-sales/get-a-vendor-motor-vehicle-license/>

Get a license to sell goods in special vending districts. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/vending-and-street-sales/get-a-license-to-sell-goods-in-special-vending-districts/>

Fees

Occupational Licensing

Barber License Requirements. Pennsylvania Board of Barber Examiners. Retrieved by David Losson by email on June 11, 2021.

Board of Barber Examiner Fees. Pennsylvania Board of Barber Examiners. Retrieved by David Losson by email on June 11, 2021.

Corporate Registration

Certificate of Organization – Domestic Limited Liability Company. Pennsylvania Department of State, Bureau of Corporations and Charitable Organizations. <https://www.dos.pa.gov/BusinessCharities/Business/RegistrationForms/Documents/Updated%202017%20Registration%20Forms/Domestic%20Limited%20Liability%20Company/15-8821%20Cert%20of%20Org-Dom%20LLC.pdf>

Registration of Fictitious Name. Pennsylvania Department of State, Bureau of Corporations and Charitable Organizations. <https://www.dos.pa.gov/BusinessCharities/Business/RegistrationForms/Documents/Updated%202017%20Registration%20Forms/Fictitious%20Names/54-311%20App%20for%20Reg%20of%20Fict%20Name.pdf>

Taxes

N/A

Building Permits

EZ Permits (Permits Without Plans) Fees. (2020, July 1). City of Philadelphia. <https://www.phila.gov/media/20200629101553/EZ-Permit-Fees-7.1.2020.pdf>

Philadelphia Administrative Code § A-901. https://business.phila.gov/media/AdministrativeCode_Chapter9.pdf

Zoning

Atlas/Zoning Archive. City of Philadelphia. <https://atlas.phila.gov/>

Get a Zoning Permit for signs. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/apply-for-a-permit/zoning-permits/get-a-zoning-permit-for-signs/>

Fees. (2017, July 1). Philadelphia Zoning Board of Adjustment. <https://www.phila.gov/media/20200706155406/ZBA-appeal-fees-20170701.pdf>

Summary of Zoning and Use Permit Fees. (2020, July 1). City of Philadelphia. <https://www.phila.gov/media/20200629100935/SUMMARY-OF-ZONING-FEES-July-1-2020.pdf>

Business Licensing

Food Business Plan Review for Stationary Food Establishments. Philadelphia Department of Public Health. https://www.phila.gov/media/20181003164353/Plan_Review_for_Stationary_Food_Businesses_8_2_2018.pdf

Instructions and Application Form for a Philadelphia Food Safety Certificate Processing Procedure. Philadelphia Department of Public Health. https://www.phila.gov/media/20181003165242/Instructions_and_Application_Form_for_Food_Safety_Certification.pdf

Food Business Plan Review for Stationary Food Establishments. Philadelphia Department of Public Health. https://www.phila.gov/media/20181003164353/Plan_Review_for_Stationary_Food_Businesses_8_2_2018.pdf

License Application – Food. Philadelphia Department of Licenses and Inspections. <https://business.phila.gov/media/Food-Service-License.pdf>

Apply for a plan review for a mobile food business. Philadelphia Department of Public Health. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/food-businesses/apply-for-a-plan-review-for-a-mobile-food-business/>

Food Establishment, Retail Non-Permanent Location. Philadelphia Business Services. <https://business.phila.gov/food-establishment-retail-non-permanent-location/>

Websites

Occupational Licensing

Barber License Requirements. Pennsylvania State Board of Barber Examiners. <https://www.dos.pa.gov/ProfessionalLicensing/BoardsCommissions/BarberExaminers/Documents/Board%20Information/BARBER%20-%20%20LICENSING%20REQUIREMENT%20INFORMATION.pdf>

Obtaining a Barber License by Examination. Pennsylvania State Board of Barber Examiners. <https://www.dos.pa.gov/ProfessionalLicensing/BoardsCommissions/BarberExaminers/Pages/Barber-Guide.aspx>

Corporate Registration

Keystone Login. Pennsylvania Department of State. <https://www.dos.pa.gov/keystone/Pages/default.aspx>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

eWork Tax Portal Sign-in. Philadelphia Department of Revenue. <https://ework.phila.gov/revenue/>

Building Permits

Get permits without plans (EZ permits). Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/apply-for-a-permit/building-and-repair/get-permits-without-plans-ez-permits/>

Get a Zoning Permit for signs. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/apply-for-a-permit/zoning-permits/get-a-zoning-permit-for-signs/>

Zoning

Atlas/Zoning Archive. City of Philadelphia. <https://atlas.phila.gov/>

Zoning/Use Permit Instructions. Philadelphia Department of Licenses and Inspections. <https://business.phila.gov/media/ZoningChecklist.pdf>

Philadelphia Code §§ 14-303; 14-604(10) & Table 14-604-1; 14-603; 14-902(3); 14-904(1)(h) & Table 14-904-1.

Appeal a zoning decision to the Zoning Board of Adjustment. Philadelphia Department of Planning and Development. <https://www.phila.gov/services/zoning-planning-development/appeal-a-zoning-decision-to-the-zoning-board-of-adjustment-zba/>

Business Licensing

A Guide to Permits and Licenses: Opening a Stationary Food Business in the City of Philadelphia. Philadelphia Department of Public Health. https://business.phila.gov/media/2017-Opening_a_Stationary_Food_Business_2017_revised.pdf

Take a Food Safety Certification Course. Philadelphia Department of Public Health. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/food-businesses/take-a-food-safety-certification-course/>

Retail Store. Philadelphia Business Services. <https://business.phila.gov/business/retail/retail-store/>

Instructions and Application Form for a Philadelphia Food Safety Certificate Processing Procedure. Philadelphia Department of Public Health. https://www.phila.gov/media/20181003165242/Instructions_and_Application_Form_for_Food_Safety_Certification.pdf

Food Establishment, Retail Non-Permanent Location. Philadelphia Business Services. <https://business.phila.gov/food-establishment-retail-non-permanent-location/>

Have a Recycling Plan. Philadelphia Business Services. <https://business.phila.gov/have-a-recycling-plan/>

Get a Commercial Activity License. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/get-a-commercial-activity-license/>

Apply for a plan review for a mobile food business. Philadelphia Department of Public Health. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/food-businesses/apply-for-a-plan-review-for-a-mobile-food-business/>

Food Establishment, Retail Non-Permanent Location. Philadelphia Business Services. <https://business.phila.gov/food-establishment-retail-non-permanent-location/>

Get a license to sell goods in special vending districts. Philadelphia Department of Licenses and Inspections. <https://www.phila.gov/services/permits-violations-licenses/get-a-license/business-licenses-permits-and-approvals/vending-and-street-sales/get-a-license-to-sell-goods-in-special-vending-districts/>

Category designation for a tutoring business with client visits was confirmed by Kevin Hunter at the Department of Planning and Development Services, Division of Development Services on March 10, 2020. Businesses with client visits would immediately fall into the Category 3 designation.

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Phoenix

Business Licensing

Phoenix City Code §§ 10-13 *et seq.* <https://phoenix.municipal.codes/CC/10>

How Do I Get a Business License? City of Phoenix. <https://www.phoenix.gov/cityclerk/services/licensing>

One-Stop Shop Score

How Do I Get a Business License? City of Phoenix. <https://www.phoenix.gov/cityclerk/services/licensing>

Planning and Development. City of Phoenix. <https://www.phoenix.gov/pdd>

Notable Barriers and Roadblocks

Street Vending. City of Phoenix. <https://www.phoenix.gov/city-clerksite/MediaAssets/Street%20Vending%20Brochure%20Rev%209.2015.pdf>

Food truck restrictions: Phoenix City Code § 10-161(C). <https://phoenix.municipal.codes/CC/10-161>

Home-based business regulations: Phoenix Zoning Ordinance § 608(E)(3). [https://phoenix.municipal.codes/ZO/608\(E\)](https://phoenix.municipal.codes/ZO/608(E))

Rules & Statutes. Arizona State Board of Barbers. <https://barber-board.az.gov/rules-statutes>

Accommodations for New or Small Businesses

License terms: Phoenix City Code § 19-4. <https://phoenix.municipal.codes/CC/19-4>

License fee proration: Phoenix City Code § 19-4. <https://phoenix.municipal.codes/CC/19-4>

Starting a Business: By the Numbers

Forms

Occupational Licensing

Barber License by Examination Application: inaccessible.

Completion form: inaccessible.

New Barber Shop License Application: inaccessible.

Corporate Registration

Articles of Organization Portal. Arizona Corporation Commission. <https://ecorp.azcc.gov/AzAccount?sessionExpired=False#faq-cat-2-sub-1>

Trade Name Application. Arizona Secretary of State. https://apps.azsos.gov/apps/tntp/na.html?__cf_chl_jschl_tk__=dv6DUeCyGEyEk_3kVt2z9wPQDjngUW_WUbg.i.gBFE-1637027014-0-gaNycGzNCVE

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Joint Tax Application for a TPT License. Arizona Department of Revenue. <https://azdor.gov/forms/tpt-forms/joint-tax-application-tpt-license>

Building Permits

Construction Permit Plan Review Application: inaccessible.

Sign Permit Application. Phoenix Planning & Development Department. <https://www.phoenix.gov/pddsite/>

[Documents/TRT/dsd_trt_pdf_00159.pdf#search=sign%20permit](#)

Sign Permit Submittal Checklist. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/TRT/dsd_trt_pdf_00298.pdf#search=sign%20permit

Zoning

Zoning Adjustment Application Packet. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/PZ/pdd_pz_pdf_00267.pdf

Zoning Adjustment Worksheet. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/PZ/pdd_pz_pdf_00267.pdf

Ownership Verification Form. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/PZ/pdd_pz_pdf_00267.pdf

Business Licensing

Food Establishment Permit Application. Maricopa County Environmental Services Department. <https://www.maricopa.gov/DocumentCenter/View/5803/Food-Establishment-Permit-Application-FixedPermanent-PDF>

Variance/HACCP Application. Maricopa County Environmental Services Department. <https://www.maricopa.gov/DocumentCenter/View/5805/HACCPVariance-Application-PDF>

Mobile Food Establishment Permit Application. Maricopa County Environmental Services Department. <https://www.maricopa.gov/DocumentCenter/View/5746/Mobile-Food-Permit-Application-PDF>

Street Vendor (Food/Non Food) License Application. City of Phoenix. <https://www.phoenix.gov/cityclerksite/MediaAssets/Street%20Vendor%20Application.pdf>

Commissary Information. Maricopa County Mobile Food/Special Events Program. <https://www.maricopa.gov/DocumentCenter/View/5745/Commissary-Agreement-PDF>

Mobile Food Route Sheet. Maricopa County Mobile Food Program. <https://www.maricopa.gov/DocumentCenter/View/5749/Route-Sheet-PDF>

Approved Sanitary Toilet Facilities. Maricopa County Mobile Food Program. <https://www.maricopa.gov/DocumentCenter/View/5750/Approved-Sanitary-Toilet-Facilities-Agreement-PDF>

Fees

Occupational Licensing

Payments. Arizona State Board of Barbers. <https://barberboard.az.gov/payments>

Corporate Registration

Corporations Division Fee Schedule: Limited Liability Companies. Arizona Corporation Commission. https://azcc.gov/docs/default-source/corps-files/fee-schedules/fee-schedule-llcs.pdf?sfvrsn=debb38e6_0

Online Trade Name/Trademark Program. Arizona Secretary of State. <https://apps.azsos.gov/apps/tntp/index.html>

Taxes

Joint Tax Application for a TPT License. Arizona Department of Revenue. <https://azdor.gov/forms/tpt-forms/joint-tax-application-tpt-license>

Building Permits

Fee Schedule. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/TRT/dsd_trt_pdf_00042.pdf

Zoning

Fee Schedule: Sign Plan Review Fees: Appeals and Modifications. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/TRT/dsd_trt_pdf_00042.pdf

Zoning Adjustment Application Packet. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsite/Documents/PZ/pdd_pz_pdf_00267.pdf

Business Licensing

Food Manager Certification. 360training. <https://www.360training.com/learn2serve/food-safety-manager-training>

Maricopa County Environmental Health Code: Fee Schedule. Maricopa County. <https://www.maricopa.gov/DocumentCenter/View/5500/Chapter-1---General-Provisions-PDF?bidId=>

Variance/HACCP Application. Maricopa County Environmental Services Department. <https://www.maricopa.gov/DocumentCenter/View/5805/HACCPVariance-Application-PDF>

Street Vending. City of Phoenix. <https://www.phoenix.gov/cityclerksite/MediaAssets/Street%20Vending%20Brochure%20Rev%209.2015.pdf>

Websites

Occupational Licensing

Paying Your Fees. Arizona State Board of Barbers. <https://barberboard.az.gov/>

Corporate Registration

Ten Steps to Starting a Business in Arizona. Arizona Corporation Commission, Corporations Division. <https://www.azcc.gov/corporations/ten-steps-to-starting-a-business-in-az>

Trade Names and Trademarks. Arizona Secretary of State. <https://azsos.gov/business/trade-names-trademarks>

Vending Snapshot. City of Phoenix. <https://www.phoenix.gov/cityclerk/site/MediaAssets/Vending%20Snapshot%20in%20Phoenix.pdf>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Applying for a TPT License. Arizona Department of Revenue. <https://azdor.gov/transaction-privilege-tax/tpt-license/applying-tpt-license>

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Commercial Building Permit Submittal Checklist. Phoenix Planning & Development Department. https://www.phoenix.gov/pddsites/Documents/TRT/dsd_trt_pdf_00029.pdf

Sign Inspections. Phoenix Planning & Development Department. <https://www.phoenix.gov/pdd/development/inspections/inspecttypes/sign-inspections>

Inspections. Phoenix Planning & Development Department. <https://www.phoenix.gov/pdd/development/inspections>

Zoning

Zoning Use Permits and Variances. Phoenix Planning & Development Department. <https://www.phoenix.gov/pdd/planning-zoning/pzservices/zoning-use-permits-variances>

Business Licensing

Permanent/Fixed Businesses. Maricopa County. <https://www.maricopa.gov/3973/PermanentFixed-Businesses>

Food & Restaurants. Maricopa County. <https://www.maricopa.gov/5114/Food-Restaurants>

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Mobile Food Establishments. Maricopa County. <https://www.maricopa.gov/3977/Mobile-Food-Establishments>

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Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Pittsburgh

Business Licensing

Business Licenses. City of Pittsburgh. <https://pittsburghpa.gov/pli/pli-business-licenses>

One-Stop Shop Score

Online Applications. OneStopPGH. <https://pittsburghpa.gov/onestop-pgh/>

Notable Barriers and Roadblocks

N/A

Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

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Registration of Fictitious Name. Pennsylvania Department of State, Bureau of Corporations and Charitable Organizations. <https://www.dos.pa.gov/BusinessCharities/Business/RegistrationForms/Documents/Updated%202017%20Registration%20Forms/Fictitious%20Names/54-311%20App%20for%20Reg%20of%20Fict%20Name.pdf>

Taxes

N/A

Building Permits

PLI Fees. Pittsburgh Department of Permits, Licenses, and Inspections. <https://pittsburghpa.gov/pli/pli-fees/?title=pli-fee>

Zoning

Fee Schedule. Pittsburgh Department of City Planning. <https://pittsburghpa.gov/dcp/fees>

Business Licensing

Plan Review Fee Schedule. Allegheny County Health Department. https://www.alleghenycounty.us/uploadedFiles/Allegheny_Home/Health_Department/Programs/Food_Safety/Plan-Review-Fee-Schedule-2017-combined.pdf

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Occupational Licensing

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Corporate Registration

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Commercial Permits. Pittsburgh Department of Permits, Licenses, and Inspections. <https://pittsburghpa.gov/pli/commercial-permits>

Zoning

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Business Licensing

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Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

Raleigh

Business Licensing

Raleigh City Code, part 12, ch. 2. https://library.municode.com/nc/raleigh/codes/code_of_ordinances?nodeId=DIVIICOGEOR_PT12LIRE_CH2BUTR

Permits and Licenses for Businesses. City of Raleigh. <https://raleighnc.gov/services/doing-business/permits-and-licenses-businesses>

One-Stop Shop Score

Permits and Licenses for Businesses. City of Raleigh. <https://raleighnc.gov/services/doing-business/permits-and-licenses-businesses>

Permit and Development Portal Help Center. City of Raleigh. <https://raleighnc.gov/business/content/PlanDev/Articles/DevServ/PermitDevPortalFAQ.html>

Notable Barriers and Roadblocks

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Food truck restrictions: Raleigh Code of Ordinances §§ 12-1024.1(c)(3), 12-1024.1(c)(7), 12-1024.1(b)(2).

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Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

Apprentice Barber Exam Application Portal. North Carolina Board of Barber Examiners. <https://ncbobprod.glsuite.us/GLSuiteWeb/Clients/NCBOB/Private/Renewals/IndividualLogin.aspx>

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Barber Shop Permit Application Portal. North Carolina Board of Barber Examiners. <https://ncbobprod.glsuite.us/GLSuiteWeb/Clients/NCBOB/Private/Renewals/IndividualLogin.aspx>

Corporate Registration

How to Submit Business Documents Online. North Carolina Secretary of State. https://www.sosnc.gov/Guides/online_submission_of_business_filings

Assumed Business Name Certificate. Wake County Register of Deeds. https://s3.us-west-2.amazonaws.com/wakegov.com.if-us-west-2/prod/documents/2021-01/assumedbusnamecert_final_20171003.pdf

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Register a Business. North Carolina Department of Revenue. <https://www.ncdor.gov/taxes-forms/register-business>

Building Permits

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Zoning

Certificate of Occupancy Application. City of Raleigh. <https://cityofraleigh0drupal.blob.core.usgovcloudapi.net/drupal-prod/COR15/COapp.pdf>

Permit and Development Portal: Board of Adjustment Application. City of Raleigh. <https://raleighnc-energopub.tylerhost.net/apps/selfservice#/home>

Permit and Development Portal: Special Use Permit Application. City of Raleigh. <https://raleighnc-energopub.tylerhost.net/apps/selfservice#/home>

Business Licensing

Permit Portal: Food Service Permit Application. Wake County. <https://wakecountync-energopub.tylerhost.net/apps/SelfService#/home>

HACCP Application Packet. Wake County Department of Environmental Services. <https://www.wakegov.com/media/3625>

Permit Portal: Food Truck Permit Application. Wake County. <https://wakecountync-energopub.tylerhost.net/apps/SelfService#/home>

Commissary Form. Wake County Department of Environmental Services. <https://s3.us-west-2.amazonaws.com/wakegov.com.if-us-west-2/prod/documents/2020-10/Commissary%20Form%20-%20English.pdf>

Permit Portal: Streetside Vending Permit. Wake County. <https://wakecountync-energopub.tylerhost.net/apps/SelfService#/home>

Fees

Occupational Licensing

Fees. North Carolina Board of Barber Examiners. <https://barbers.nc.gov/fees.html>

Corporate Registration

Preparing the Document and Attachments. North Carolina Secretary of State. https://www.sosnc.gov/Guides/launching_a_business/preparing_the_document_and_attachments

Filing an Assumed Name (DBA). Wake County Register of Deeds. <https://www.wakegov.com/departments-government/register-deeds/business-name-resources/filing-assumed-name-dba>

Taxes

N/A

Building Permits

Development Services Fee Guide. City of Raleigh. <https://cityofraleigh0drupal.blob.core.usgovcloudapi.net/drupal-prod/COR15/DevelopmentFeeGuide.pdf>

Zoning

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Business Licensing

Inspections, Statistics, and Fees Program: Food Permit. North Carolina Department of Health and Human Services. <https://ehs.ncpublichealth.com/faf/isf/index.htm>

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Websites

Occupational Licensing

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Corporate Registration

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Taxes

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Sign Regulations. City of Raleigh. <https://raleighnc.gov/business/content/PlanDev/Articles/DevServ/Signs.html>

Non-residential Inspections. City of Raleigh. <https://raleighnc.gov/business/content/PlanDev/Articles/Inspections/NonResidentialInspections.html>

Zoning

Certificate of Occupancy. City of Raleigh. <https://raleighnc.gov/business/content/PlanDev/Articles/DevServ/Occupancy.html>

Board of Adjustment Application Instructions. City of Raleigh. <https://cityofraleigh0drupal.blob.core.usgovcloudapi.net/drupal-prod/COR10/BOAApplicationFilingInstructions.pdf>

Business Licensing

Food Establishments. North Carolina Department of Commerce. <https://www.ncbold.com/license/44351>

Plan Review & Permits. Wake County Environmental Health & Safety. <https://www.wakegov.com/departments-government/environmental-health-safety/plan-review-permits>

North Carolina Food Handlers Requirements. Food Handlers Card Help. <https://foodhandlerscardhelp.com/nc-food-handlers-requirements/>

Hazard Analysis Critical Control Point (HACCP) Information. North Carolina Restaurant & Lodging Association. <https://www.ncrla.org/nc-hospitality-industry-information/haccp-information/>

Restaurants and Meat Markets. Wake County Environmental Health & Safety. <https://www.wakegov.com/departments-government/environmental-health-safety/regulated-facilities/restaurants-and-meat-markets>

Submittal Guide for Food Truck and Pushcart Permits. Wake County. <https://s3.us-west-2.amazonaws.com/wakegov.com.if-us-west-2/prod/documents/2021-01/Submittal%20Guide%20for%20Food%20Trucks%20and%20Pushcarts%20v3.pdf>

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Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

San Antonio

Business Licensing

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Small Business Resource Guide. San Antonio Economic Development Department. <https://www.sanantonio.gov/Portals/0/Files/SBO/Helping/SBRG.pdf>

One-Stop Shop Score

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Start a Small Business. San Antonio Small Business Office. <https://www.sanantonio.gov/SBO/Start-A-Small-Business>

Notable Barriers and Roadblocks

San Antonio Unified Development Code § 35-378. https://library.municode.com/tx/san_antonio/codes/unified_development_code?nodeId=ARTIIIIZO_DIV7SUUSRE_S35-378HOOC

Barber License by Examination Application Instructions. Texas Department of Licensing & Regulation. <https://www.tdlr.texas.gov/barbers/forms/BAR001%20Barber%20License%20by%20Examination%20Application.pdf>

Accommodations for New or Small Businesses

Certificate of Occupancy. San Antonio Development Services Department. <https://www.sanantonio.gov/DSD/Business/CofO>

Starting a Business: By the Numbers

Forms

Occupational Licensing

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Corporate Registration

Form 205—Certificate of Formation—Limited Liability Company. Texas Secretary of State. https://www.sos.state.tx.us/corp/forms/205_boc.pdf

Form 503—Assumed Name Certificate. Texas Secretary of State. https://www.sos.state.tx.us/corp/forms/503_boc.pdf

Assumed Name Records: Certificate of Ownership for Unincorporated Business or Profession. Bexar County Clerk. <https://www.bexar.org/DocumentCenter/View/26459/Assumed-Name-Application-for-Certificate-of-Ownership?bidId=>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Tax Registration Application Portal. Texas Comptroller. <https://security.app.cpa.state.tx.us/>

Building Permits

Commercial Project Application, Guide, & Required Documents. San Antonio Development Services Department. <https://docsonline.sanantonio.gov/DSDUploads/CommercialProjectApplicationandGuide.pdf>

Electrical Permit Application. San Antonio Development Services Department. https://docsonline.sanantonio.gov/FileUploads/dsd/DSD_Electrical_Application.pdf

Heating & Air Conditioning Permit Application. San Antonio Development Services Department. https://docsonline.sanantonio.gov/FileUploads/dsd/DSD_Mechanical_Application.pdf

Plumbing, Gas and Sewer Permit. San Antonio Development Services Department. https://docsonline.sanantonio.gov/FileUploads/dsd/Plumbing_App09.pdf

Sign Application "A." San Antonio Development Services Department. <https://docsonline.sanantonio.gov/FileUploads/dsd/SignPermitApplicationA.pdf>

Zoning

Application to Update an Existing Certificate of Occupancy. San Antonio Development Services Department. <https://docsonline.sanantonio.gov/FileUploads/dsd/CofONameChange.pdf>

Certificate of Occupancy Application. San Antonio Development Services Department. https://docsonline.sanantonio.gov/FileUploads/dsd/form_CertificateOfOccupancyApplication.pdf

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Business Licensing

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Mobile Vending License Application: inaccessible.

Fees

Occupational Licensing

Barber License by Examination Application Instructions. Texas Department of Licensing & Regulation. <https://www.tdlr.texas.gov/barbers/forms/BAR001%20Barber%20License%20by%20Examination%20Application.pdf>

Barber Shop Permit Application Instructions. Texas Department of Licensing & Regulation. <https://www.tdlr.texas.gov/barbers/forms/BAR016%20Barber%20Shop%20Permit%20Application.pdf>

Class A Barber License Examination Information Bulletin: Examination Payment and Scheduling Procedures. Texas Department of Licensing & Regulation. https://candidate.psiexams.com/bulletin/display_bulletin.jsp?ro=yes&actionname=83&bulletinid=178&bulletinurl=.pdf

Corporate Registration

Business Filings & Trademarks Fee Schedule. Texas Secretary of State. <https://direct.sos.state.tx.us/help/help-corp.asp?pg=fee>

Assumed Business Name/Doing Business As. Bexar County Clerk. <https://www.bexar.org/2958/Assumed-Business-NamesDBAs>

Taxes

N/A

Building Permits

FY 2022 Development Fee Schedule. San Antonio Development Services Department. <https://docsonline.sanantonio.gov/DSDUploads/CurrentFeeSchedule.pdf>

Zoning

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Business Licensing

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Occupational Licensing

Class A Barber License Examination Candidate Information Bulletin. Texas Department of Licensing & Regulation. https://candidate.psiexams.com/bulletin/display_bulletin.jsp?ro=yes&actionname=83&bulletinid=178&bulletinurl=.pdf

Barbering Establishment Inspections. Texas Department of Licensing & Regulation. <https://www.tdlr.texas.gov/barbers/shopinspection.htm>

Barbering. Texas Department of Licensing & Regulation. <https://www.tdlr.texas.gov/barbers/barbers.htm>

Corporate Registration

Business Services. Texas Secretary of State. <https://www.sos.state.tx.us/corp/index.shtml>

Name Filings FAQs: Assumed Name Certificates. Texas Secretary of State. <https://www.sos.state.tx.us/corp/namefilingsfaqs.shtml#assumedname>

Assumed Business Name/Doing Business As. Bexar County Clerk. <https://www.bexar.org/2958/Assumed-Business-NamesDBAs>

Taxes

Apply for an Employer Identification Number Online. Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Texas Online Tax Registration Application. Texas Comptroller. <https://comptroller.texas.gov/taxes/permit/>

Building Permits

Commercial. San Antonio Development Services.

<https://www.sanantonio.gov/DSD/Constructing/Commercial>

Small Business Building Permits Guide. San Antonio Development Services. <https://docsonline.sanantonio.gov/FileUploads/dsd/SmallBusinessBrochure.pdf>

Zoning

Certificate of Occupancy. San Antonio Development Services. <https://www.sanantonio.gov/DSD/Business/CofO>

Business Licensing

Food Licensing and Permits. San Antonio Metropolitan Health District. <https://www.sanantonio.gov/Health/FoodLicensing>

Mobile Food Vending. San Antonio Fire Department. <https://www.sanantonio.gov/SAFD/Business-and-Inspections/Mobile-Food-Vending>

Steps

Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

San Francisco

Business Licensing

Licenses and Permits. San Francisco Treasurer & Tax Collector. <https://sftreasurer.org/business/taxes-fees/licenses-and-permits>

One-Stop Shop Score Services. City and County of San Francisco. <https://businessportal.sfgov.org/>

Notable Barriers and Roadblocks

CEQA Exemptions. San Francisco Planning. <https://sfplanning.org/resource/ceqa-exemptions>

Accommodations for New or Small Businesses

N/A

Starting a Business: By the Numbers

Forms

Occupational Licensing

Barber Application for Examination and Initial License Fee. California Board of Barbering and Cosmetology. https://www.barbercosmo.ca.gov/forms_pubs/forms/barber_app.pdf

Establishment Application Responsibilities/Requirements. California Board of Barbering and Cosmetology. https://www.barbercosmo.ca.gov/forms_pubs/forms/estab_app.pdf

Corporate Registration

Instructions for Completing the Articles of Organization (Form LLC-1). California Secretary of State. <https://bpd.cdn.sos.ca.gov/llc/forms/llc-1.pdf>

Fictitious Business Name Statement. San Francisco Office of the County Clerk. <https://sfgov.org/countyclerk/sites/default/files/FBN%20Statement%202020.pdf>

Taxes

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Building Permits

Project Application (PRJ). San Francisco Planning. https://sfplanning.org/sites/default/files/forms/PRJ_Application.pdf

Zoning

N/A

Business Licensing

Register a Business. San Francisco Treasurer and Tax Collector. <https://sftreasurer.org/business/register-business>

DPH Plan Review Application. San Francisco Department of Public Health. <https://www.sfdph.org/dph/files/EHSdocs/ehsFood/permitsdocs/PlanCheckApplication.pdf>

Application for Revocable Mobile Food Facility Permit. San Francisco Public Works. http://sfpublicworks.org/sites/default/files/Application_for_Mobile_Food_Facility.pdf

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Fees

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Number of steps and agency interactions required to start a business were calculated using all sources contained in this appendix.

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The Institute for Justice is a national nonprofit, public interest law firm that litigates and advocates to secure economic liberty and other vital individual liberties, and to restore constitutional limits on the power of government. Since 1991, IJ has come to the aid of individuals who want to do the simple things every American has the right to do—including starting and growing a business—but can't because they find the government in their way. IJ combines cutting-edge litigation, sophisticated media relations, strategic research, boots-on-the-ground advocacy, legislative outreach and much more to fight on behalf of those individuals who are denied their constitutional rights.

