



Making Connections, Building Community

A Guide to
Starting a Business
in Burlington, Iowa



We are here to help!



Iowa Small Business Development Center
Updated May 2013



Downtown Partners

Table of Contents

Greater Burlington Partnership: Burlington – A Great Place for Business.....	3
SBDC letter: Iowa – A Great Place for Business.....	4
Downtown Partners Letter.....	5
City of Burlington Community Development.....	6
Checklist: What to Do When Starting a New Business.....	7
Resources and Contacts for Small Businesses.....	8-9
Economic Data and Vital Statistics.....	10
Attorneys and Accountants	11-12
Licenses and Permits	13
Utilities.....	14-15
Development Process and Permits	16-19
Construction and Trade Licenses.....	20
Taxes	21-22
Iowa Small Business Financial Assistance Programs	23-27



Dear Reader:

Congratulations! By exploring this guide, you are taking one of the first steps in starting a new business. The road ahead of you will no doubt be filled with sleepless nights and endless questions. However, your role in our community is vitally important. Most experts agree that between 60 – 80% of all new jobs created in this county come from small businesses. That is a big deal.

The Greater Burlington Partnership exists to be a catalyst in both economic and community development. Essentially, we are a business association that works with you to promote the community, enhance the quality of life, and ensure a healthy, positive business climate. Whether we are lobbying for business friendly legislation in Des Moines, hosting ribbon-cuttings, organizing networking events, or selling the community on the road, our staff works daily on your behalf.

Our entrepreneurship committee created the annual Des Moines County Business Plan Competition in 2008 to help entrepreneurs formulate a strong business plan. The winners of the competition share in a prize pool of seed capital grants and also benefit from the free publicity that comes as a result. The competition is held each spring, and I encourage you to participate in the next round.

Again, thank you for considering an investment in the Greater Burlington area. We wish you great success as you build a business, increase employment, and provide a boost to our local economy.

Please take some time to review our Web site at www.GreaterBurlington.com. If there is a way that we can personally assist you, please don't hesitate to contact me.

Best regards,

David Toyer
Executive Director, Economic Development
319-752-6365
dtoyer@greaterburlington.com

Iowa – A Great Place for Business



Congratulations on your decision to make Burlington the home for your business! Opening a new business is an exciting endeavor and we are here to help you. The information on the following pages will help you get started, but we know that you may have additional questions.

The Iowa Small Business Development Center (SBDC), hosted by Southeastern Community College, is a non-profit organization founded in 1981. The Iowa SBDC provides **free and confidential** business management assistance to owners of small for-profit businesses and individuals interested in starting their own small business. We can assist with developing a business plan, creating financial projections, analyzing demographics, determining the target market, defining a marketing plan, helping you get necessary information about state and federal taxes, registering the business name, licensing information, and much more! We also teach courses and workshops – at a nominal charge – on a variety of business topics to help you understand better the world of business and to grow your business. One-on-one counseling is available in Burlington by appointment. Please contact us at 319-208-5381 for available dates and times.

Once again, congratulations on your new venture. We look forward to building a strong relationship with you.

Janine Clover, Director

Iowa Small Business Development Center
610 North 4th Street, Suite 209
Burlington, IA 52601
319-208-5381 or 866-722-4692 extension 5381
Web site: www.iowasbdc.org - Email: jclover@scciova.edu

A Guide to Opening a Business In Burlington, Iowa



Downtown Partners, Inc. is an independent non-profit organization of public and private partnerships existing to serve the needs and interests of the Downtown and the community at large. We work to preserve and revitalize downtown Burlington by enhancing its economy, infrastructure, and historical and cultural features. Downtown Partners, Inc. is Burlington's Main Street organization, formed in 1986 with the goal of reviving the historic commercial center.

Burlington's downtown possesses a number of qualities beneficial to opening a business, including:

- Established retail and service core
- Easy highway access
- Unique historic architecture
- Scenic setting
- Affordable lease and purchase rates
- Existing infrastructure in a walkable environment
- Concentration of amenities such as banks, restaurants, and government services
- Cultural center of the community
- Growing number of residential units

Downtown Partners is here to help you find the right place to start and grow your business. We can provide you with free design assistance for your building, and we offer no interest façade loans to improve your business' physical presence. Once you have opened, we can help you promote your business. Downtown Burlington is a community of individually minded people who know the strength of cooperation. By working together, downtown businesses increase their opportunities and chances to succeed.

Our downtown has been the core of the community for over 150 years. The very things that made us strong in the past – intense and intelligent land use, established infrastructure, an entrepreneurial spirit – are our strengths as we move into the 21st century. Burlington's downtown is not only the city's past, but its future.

Steve Frevert, Executive Director
Downtown Partners, Inc.
610 N. Fourth St., Suite 200
Burlington, IA 52601
319-752-6365
Fax 319.752.6454
sfrevert@greaterburlington.com

A Guide to Opening a Business In Burlington, Iowa

City of Burlington Community Development Department

400 Washington Street
Burlington, IA 52601
319-753-8151

www.burlingtoniowa.org/development

The City of Burlington Community Development Department assists in all aspects of development projects (residential and commercial) within the City. This department is the initial contact when an individual or business requires assistance from the city regarding development activities. The department also has access to information and individuals throughout the city and will assist individuals in pursuing development endeavors.

Services include site plan review, inspections, building permits, code enforcement, neighborhood revitalization, economic development and historic preservation. The Development Department is the first stop for the development of projects in the City of Burlington. Staff is knowledgeable and prepared to assist developers and residents with all their development ideas.

Community Development Department Contact List:

Development Director Eric Tysland	319-753-8170	tyslande@burlingtoniowa.org
City Planner Amber Bushong	319-753-8158	bushonga@burlingtoniowa.org
Inspection Secretary Tabetha Miller	319-753-8131	millert@burlingtoniowa.org
Code Inspector (Building) Mark Hirsbrunner	319-753-8175	hirsbrunnerm@burlingtoniowa.org
Code Inspector (Building) Larry Caston	319-753-8135	castonl@burlingtoniowa.org
Property Maintenance Inspector (Nuisance) Craig Robinson - (South of Division St)	319-753-8139	robinsonc@burlingtoniowa.org
Property Maintenance Inspector (Nuisance) Matt Amenell - (North of Division St)	319-753-8142	amenellm@burlingtoniowa.org
FAX	319-753-8101	

Checklist: What to Do When Starting a New Business

Before Start-up

- Develop a business plan, including cash flow projections
- Choose management advisers—an accountant, an attorney, and a banker
- Choose an appropriate name for the business
- Using the business plan, establish a relationship with a banker. Possible bank services include:
 - ◊ Credit-card merchant account
 - ◊ Business checking account
 - ◊ Working capital loan
 - ◊ Equipment loan
 - ◊ Lock-box services
- Select the legal entity and year-end for the business
- Register the business name with County Recorder if the business is a sole proprietor
- Find a location for the business and verify proper zoning with City
- Negotiate a lease
- Design the layout of the facility
- Prepare all the necessary legal documents as applicable:
 - ◊ Partnership agreements
 - ◊ Articles of incorporation and first organizational minutes
 - ◊ Bylaws
 - ◊ Federal identification number (SS-4)
 - ◊ State and local license applications
 - ◊ Sales tax identification number
 - ◊ Industry-specific license
 - ◊ Register the business with the Secretary of State if incorporated or partnership
- Obtain quotes for and then order office furnishings and equipment
- Order office supplies
- Order business cards and business stationery
- Order an appropriate sign or indoor signage for the business
- Purchase adequate insurance **as applicable**:
 - ◊ Health
 - ◊ Malpractice
 - ◊ Liability
 - ◊ Workers' Compensation
 - ◊ Life
 - ◊ Fidelity bond
 - ◊ Computer and equipment
 - ◊ Umbrella
 - ◊ Employee dishonesty

Start-Up

- Establish prices for your goods and services
- Promote the business's opening through:
 - ◊ Press releases to local and national media
 - ◊ Advertising
 - ◊ Direct-mail announcement
 - ◊ Chamber memberships
 - ◊ Promotional items such as pens or hats
 - ◊ Other
 - Seek, interview and make offers to job candidates
 - Select and implement a financial record-keeping system
 - ◊ Accounts payable
 - ◊ Account receivable
 - ◊ Inventory tracking
 - ◊ Order entry

Ongoing Operations

- Develop personnel policies and procedures
- Prepare quarterly payroll returns and verify timely tax deposits
- Prepare quarterly or monthly financial statements
- Perform year-end tax planning, at least one month before the year-end
- Prepare annual federal, state and payroll returns
- Develop employee job descriptions
- Review existing insurance coverage at least once a year
- Prepare and maintain personnel files
- Establish a petty cash fund and policy
- Establish answering mechanism for after hours
- Join industry associations and groups
- Verify listing in the yellow pages of area phone directories
- Register trademarks

Prepared by:

Iowa Small Business Development Center
Southeastern SBDC SCC/Center for Business
866-722-4692 ext. 5381 or 319-208-5381
www.iowasbdc.org

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*This list may not be all-inclusive

RESOURCES AND CONTACTS FOR SMALL BUSINESSES

Local Resources

Greater Burlington Partnership

River Park Place
610 N. 4th Ste., Ste. 200, Burlington, IA 52601
Web site: www.greaterburlington.com
319-752-6365

Jason Hutcheson, President & CEO
jhutcheson@greaterburlington.com

David Toyer, Executive Director
of Economic Development
319-752-6365
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Sheila Newman, Entrepreneurial Coordinator
319-752-7365
snewman@greaterburlington.com

Steve Frevert, Executive Director
of Downtown Partners, Inc.
319-752-6365
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Beth Nickel, Executive Director
of the Convention & Visitor's Bureau
319-752-6365
bnickel@greaterburlington.com

Center for Business

River Park Place
610 N. 4th Ste., Ste. 220, Burlington, IA 52601
319-208-5375
Web site: www.scc Iowa.edu/business

Iowa Small Business Development Center

River Park Place
610 N. 4th St., Ste. 200, Burlington, IA 52601
319-208-5381
Janine Clover-Regional Director
jclover@scc Iowa.edu
Web site: www.iowasbdc.org

Iowa State University Extension Service

102 West Main, Mediapolis, IA 52637
319-394-9433
Web site: www.extension.iastate.edu

Southeast Iowa Regional Planning Commission

211 N. Gear Avenue, Ste. 100 West Burlington,
IA 52655 319-753-5107 Web site:
www.seirpc.com

Burlington Public Library

210 N. 4th Street, Burlington, IA 52601
319-753-6147
Web site: www.burlington.lib.ia.us

Iowa Resources

Center for Industrial Research and Service (CIRAS)

2272 Howe Hall, Suite 2620, Ames, IA 50011
515-294-3420
Web site: www.ciras.iastate.edu

Iowa Department of Economic Development

200 East Grand Avenue, Des Moines, IA 50309
515-725-3000
Web site: www.iowalifechanging.com

Iowa Secretary of State

Hoover Building, Des Moines, IA 50309
515-281-5204
Web site: www.sos.state.ia.us

Iowa Dept. of Revenue & Finance

Hoover Building, Des Moines, IA 50309
800-367-3388
Web site: www.iowa.gov/tax

Iowa Dept. of Natural Resources

Wallace Building, Des Moines, IA 50309
515-281-5918
Web site: www.iowadnr.gov

Iowa Dept. of Inspections & Appeals

Lucas State Office Building
Des Moines, IA 50309
515-281-5457
Web site: www.iowa.gov

Iowa Workforce Development

1000 E. Grand Avenue, Des Moines, IA 50309
515-281-5387/800-562-4692
Web site: www.iowaworkforce.org

Small Business Administration

215 - 4th Avenue SE., Suite 200
Cedar Rapids, IA 52401-1806
319-362-6405 Web site: www.sba.org

USDA - Rural Development

873 Federal Building
210 Walnut Street, Des Moines, IA 50309
515-284-4663
Web site: www.rurdev.usda.gov

Websites of Interest to Small Business

Southeastern Community College Center for Business-provides workforce training
www.scciowa.edu/business

Greater Burlington Partnership-information about what our organization and/or community has to offer
www.greaterburlington.com

Iowa Economic Trends-Iowa employment statistics, vehicle registrations, Iowa fact book, industry trends
www.iowaworkforce.org/trends

State of Iowa-information on State of Iowa departments and services
www.iowa.gov

Social & Economic Trends Analysis-RECAP provides data and research on local economic, demographic, and social trends
www.seta.iastate.edu

Small Business Administration (SBA) -official website for the U.S. SBA, dedicated to providing support to small businesses across the nation
www.sbaonline.sba.gov

U.S. Federal Statistics-provide data and trend information on such topics as economic and population trends, crime, education, health care, aviation safety, energy use, farm production
www.fedstats.gov

U.S. Census-2010 Census information
www.census.gov

Iowa Department of Revenue-Sales tax, withholding tax, and income tax information
www.iowa.gov/tax

Iowa Small Business Development Center (SBDC)-conducts research, counsels, and trains business people in management, financing, and operating small businesses, and provides comprehensive information services and access to experts in a variety of fields.
www.iowasbdc.org

SCORE-nonprofit organization dedicated to educating and helping small business start and grow
www.uspto.gov
www.score.org

Internal Revenue Service (IRS)- the U.S. government agency responsible for tax collection and tax law enforcement. Contains downloadable forms, instructions, and agency publications.
www.irs.gov

U.S. Patent and Trademark Office-an agency in the United States Department of Commerce that issues patents to inventors and copyrights as well as trademarks.

Economic Data

Data/Stats available online:

- Building & Sites
- Business Climate
- Area Maps
- Cost of Living
- Demographics
- Utilities
- Workforce

www.greaterburlington.com

www.greatriverbiz.com

www.iowalifechanging.com

www.recap.iastate.edu

RECAP provides data and research on local economic, demographic, and social trends.

Vital Statistics

Burlington-as of 2010 Census

- Total Population: 25,663
- Total Housing Units: 11,899
- Average Household Size: 2.30
- Average family income: \$31,586

Des Moines County-as of 2010 Census

- Total Population: 40,325
- Total Area: 416.15 square miles
- Total Housing Units: 18,534
- Persons per Square Mile: 96.9

Iowa-as of 2010 Census

- Total Population: 3,046,355
- Total Housing Units: 1,336,417
- Average Household Size: 2.4
- Median Age: 38

Market Research Services

Iowa SBDC Market Research

Iowa Small Business Development Centers provide high quality, **free** market research that is applicable to small business. From identifying likely customers and industry trends to analyzing direct competition, Iowa SBDC Market Research services can help you get the edge you need to be successful in your industry. Call 319-208-5381 for more information or visit our Web site at www.iowasbdc.org

Center for Industrial Research and Service (CIRAS)

The Center for Industrial Research and Service (CIRAS) works to enhance the performance of Iowa companies through research, education, and technical assistance. The Iowa State University-based organization develops numerous company assistance programs in areas such as biorenewables, engineering, government procurement, management practices, productivity, and quality systems. Visit www.ciras.iastate.edu or call 515-294-3420 for more information.

Institute for Physical Research and Technology (IPRT)

IPRT has worked on over 2,300 technical assistance and research projects with Iowa companies since 1998. Their expertise helps Iowa companies solve technical problems; create new products, and increase productivity and quality. IPRT's efforts also lead to the development of new, high-tech companies. For more information, visit www.iprt.iastate.edu or call 515-294-8902.

Strategic Marketing Services (SMS)

A division of the University of Northern Iowa's Business and Community Services, SMS provides insight and actionable solutions to meet marketing and business objectives. Strategic Marketing Services offers a full range of qualitative and quantitative marketing research and analysis services to respond to a wide variety of challenges. More information may be obtained at www.sms.uni.edu

Business Education Services MyEntre.Net

Provided by the University of Northern Iowa's Regional Business Center, MyEntre.Net is a community of entrepreneurs and service providers, who grow, learn and share online. Webinars provide members with free, interactive presentations by business experts. Visit www.myentre.net and get started!

Attorneys

Anderson, Roberts, Porth, & Wallace P.L.C. Law Firm
Main at Court
Burlington, IA 52601
319-754-7585
www.arplaw.com

Aspelmeier, Fisch, Power, Engberg & Helling
321 N. 3rd Street
Burlington, IA 52601
319-754-6587
www.seialaw.com

Beckman Law Offices P.L.C.
314 N. 4th Street
Burlington, Iowa 52601
319-754-8404
www.iowalaw.com

Cray, Goddard, Miller, Taylor & Chelf, L.L.P.
205 Washington Street, Suite 300
Burlington, IA 52601
319-752-4537
www.burlington-attorneys.com

Hirsch, Adams, Putnam, Cahill, & Rashid, P.L.C.
101 Jefferson Street
Burlington, IA 52601
319-754-7545
www.burlingtonlegal.com

Robberts & Kirkman L.L.L.P.
205 Washington Street, Suite 201
Burlington, IA 52601
319-758-9800
www.robbertslaw.com

Schulte, Engler, Gordon, Benne & Clark L.L.L.P.
100 Valley Street
Burlington, IA 52601
319-753-6201
www.burlingtonialawyers.com

Accountants

Accounting Professionals of Burlington, Inc.
203 West Agency Road
West Burlington, IA 52655
319-758-0474

Ann M. Menke, CPA, PC
406 Avenue E
West Point, IA 52656
319-837-6042
www.annmenke.com

CPA Associates P.C.
401 S. Roosevelt Ave. Ste 2A
Burlington, IA 52601
319-752-6348
www.cpaapc.com

First Rate Accounting Service
218 N. 3rd Street, Suite 615
Burlington, IA 52601
319-753-2838

FMA Inc.
400 South Roosevelt Avenue
Burlington, IA 52601
319-754-7706

H&R Block, Inc.
3000 Division Street
Burlington, Iowa 52601
319-753-5454
www.hrblock.com

Sheakley Pay Systems
401 S. Roosevelt Ste2B
Burlington, IA 52601
319-752-3612
800-582-2327
www.prodatapayroll.com

TD &T Financial Group, P.C.
Brian K. Isom, CPA, Principal
201 Jefferson Suite 204
Burlington, IA 52601
319-753-9877
www.tdtpc.com

LICENSES & PERMITS

The City of Burlington does not require a general business license for most operations in the City; although, certain operations may require a license or permit from the City. Please check with the City Clerk. Businesses that are required to collect and submit Iowa Sales Tax can apply for a Sales Tax ID number from the Iowa Department of Revenue, www.iowa.gov/tax.

Home Based Businesses

Small businesses that wish to operate out of a home or residence in a Residential Zoning District must contact the Development Department prior to beginning any operation. Such small home businesses are regulated by City Code and may be classified as permitted or special home occupations, which require a [Special Use Permit](#). If work or renovation is to be completed on a building, please contact a [building inspector](#) to see if a permit is required.

Contact: Development Department, 319-753-8151

Alcoholic Beverages

Any business involving the sale of alcohol should obtain a liquor license by filling out an application from the City Clerk's office. The license will then be issued through the State of Iowa and printed in the City Clerk's Office.

Contact: Kathleen Salisbury, City Clerk's Office, 319-753-8124

Food Service

A person opening a food establishment to the general public must have an appropriate license that has been obtained from the regulatory authority. A license shall expire one year from the date of issue and must be renewed annually.

Contact: Iowa Department of Inspection and Appeals 515-281-7102

Cigarettes

A Cigarette Permit is required to sell, dispense or disperse cigarettes. This includes cigarettes sold in vending machines. An application can be obtained through the City Clerk's Office and includes a fee. The permit will be issued through the State; however, the City Clerk's Office will print it out.

Contact: Kathleen Salisbury, City Clerk's Office, 319-753-8124

Taxicab

A permit is required to own/ operate a taxicab in the City of Burlington. A number of requirements must be met, including application and fee. The Police Department will follow-up with a background check of the applicant.

Contact: Kathleen Salisbury, City Clerk's Office, 319-753-8124

Other Licensing Requirements

For business occupations such as Tree Service, Auctioneer Service, Pawnbroker, Peddlers, and Close Out Sales, please contact the Burlington City Clerk at 319-753-8124 or refer to the City's Web site at www.burlingtoniowa.org to find specific code regulations and applications for required permits.

UTILITIES

Water/Sewer:

The procedure for a new business to connect to water and sewer is as follows:

1. Existing Building: For a new business the owner or tenant will be required to stop at the Burlington Waterworks to request services to be turned on. This requires general information such as business name, contact person, photo identification and when the service is desired. There will also be a \$16.05 turn on charge at this time. After the paperwork is complete the waterworks will make an appointment with the business to turn on the services. Meters are read and businesses build monthly or quarterly.
2. New Construction: New construction will be required to work with the City of Burlington Development Department for all site planning. All permits will be required for building and infrastructure. After all permits have been acquired the business developer will be required to go to the waterworks and pay for service to be connected. The fee for this can be obtained at the Burlington Waterworks at 319-754-6501.

Sanitation/Recycling:

The procedure for garbage pickup for business can be accomplished two ways. Most business contract with a local private sanitation provider. Private service providers may be found in the phone book or by calling the Burlington Trash Department at 319-753-8157. However, if the business provides residence, such as an apartment, the business may opt to use city services. Contact the Burlington Waterworks to inquire which service would be most beneficial.

Currently the City contracts with the Des Moines County Regional Solid Waste Commission for the curbside collection of recyclables. At this time the commission does not offer curbside pickup for businesses, however a free drop off site for recyclables is located outside the recycling facility at 1818 West Burlington Avenue, West Burlington. This site is open 24 hours a day. Large amounts of paper waste can be taken to this site during regular business hours which are 7:30 a.m. – 4 p.m., Monday – Friday. Questions regarding recycling please contact the Des Moines County Area Recyclers at 319-753-8126.

The Burlington Solid Waste Department also distributes an informational publication called “The Waste Paper”, which has useful information concerning water, sanitation and recycling programs. This publication is available at several city offices.

Utilities

Burlington Waterworks

500 N. Third
Burlington, IA 52601
Phone: 319-754-6501
www.burlingtoniowa.org

Electric and Natural Gas: Alliant Energy

Phone: 800-255-4268
www.alliantenergy.com

Des Moines County Area Recyclers

1818 West Burlington Ave.
Burlington, IA 52601
319-753-8126
www.wastewrap.org

Des Moines County Regional Landfill

13758 Washington Rd.
West Burlington, IA 52655
319-753-8722
www.wastewrap.org/desmoinescounty

Telecommunications

I Wireless
Iowa Telecom
Mediacom
Qwest
US Cellular
Verizon
Nextel
Iconnect
Lisco

DEVELOPMENT PROCESS & PERMITS

Zoning

The City of Burlington has designated areas for commercial and industrial uses of land. New business development will only be allowed in these areas and will need to be reviewed by the Development Department staff for all use and code requirements.

Contact: Development Department, 319-753-8158

Rezoning

In the event that a business location is desired on property that is not suitably zoned, the City may in some cases change the zoning of that area, which would be done with a zoning variance. The developer must first meet with the City Planner to discuss proposed use of land and building. The developer will then receive a copy of a Rezoning Petition, which should be filled out and returned along with the legal description, a map/ drawing to scale, a list of property owners within 200ft., and the filing fee. The petition will begin through the staff review process and a public hearing will be held.

In order for a zoning variance to be brought to the board, the developer must provide good and sufficient cause and show that failure to grant the variance would result in exceptional hardship to the applicant. Granting the variance shall not result in increased traffic, run-off, etc. in areas that are unable to handle such an increase will not create an additional threat to public safety, extraordinary public expense, create nuisances, cause fraud on or victimize the public.

The City's decision to grant a zoning variance will be based on the comprehensive plan's goal to control development in the fringes of the City, maintain compatibility of land uses, manage historical & cultural resources, manage & protect environmental quality, and to maintain & protect prime agricultural land.

Contact: Development Department, 319-753-8158

Zoning Variance

If a developer were looking to build upon some property in which enforcing the provisions of the ordinance would cause an extraordinary hardship on that property, a zoning variance may be granted by the Zoning Board of Adjustment.

The developer must first meet with the City Planner and fill out a Variance Request. There is a Variance Request Fee. Items that must be included with the Variance Request would be address, adjacent property owners within 200 feet, description of Variance requested, hardships which justify the Variance, and a map drawn to scale of the property with all existing features and a letter of approval from the owner of the property.

Questions that will be answered during Staff review of the Variance Request are; is the unnecessary hardship proven by the applicant?, can the public interest be served?, and is the intent of the ordinance and comprehensive plan upheld? The Zoning Board will hold a public meeting for review of the Zoning Variance Request.

Contact: Development Department, 319-753-8158

Special Uses

Each zoning district contains a list of permitted and provisional land uses that may be established on a property if the zoning requirements, such as height, area, and parking spaces are adhered to. If the developer wishes put a use on land from which otherwise permitted, the appropriate conditions and safeguards must be made aware of. A special use can only be in existence for a specific period of time and again must adhere to the City's Comprehensive Plan's goals. A special use may not take away from the existing property values of the area.

The developer must first meet with the City Planner to discuss code requirements. The developer will then receive a copy of a Special Use Application, which should be filled out and returned along with a description of use and location, a scaled drawing of property, buildings and parking, the desired time period for special use, and the filing fee. Staff will then review the application and a public hearing will be conducted.

Contact: Development Department, 319-753-8158

Site Plan Approval

Site plans are required for construction of new buildings or any change in use of an existing building. The Development Department will have all site plan review and approval prior to any construction within the City of Burlington's Corporate Limits and the 2-mile area surrounding the city.

The property owner or developer must first meet with the City Planner to discuss proposed structure and/ or change and code requirements for the area. A site plan for residential construction should be a drawing to scale showing location, all measurements, setbacks, and existing features. Site plans for commercial use must be an engineered drawing with all setbacks and measurements including streets. They must contain storm water management and sewer, landscaping, parking, signs, etc. The site plan will also go for review to other city departments including but not limited to engineering, fire, legal counsel, code enforcement, police, waterworks, finance, and all utility companies in area. Upon approval application for building permits will be allowed.

Contact: Development Department, 319-753-8158

Street & Alley Vacation

The City of Burlington throughout its history has designated street and alleyways to allow for future development, however, many of these designated areas are considered not suitable for construction. Most of the time there are easements for the city or utility companies to reach sewers or electrical wires that may need to be repaired at one point or another. The City over time has sold these right-of-ways to adjacent landowners for additions to their property.

If a developer would be interested in purchasing one of these areas, they must first meet with the City planner to discuss the process for vacation of this property in order to turn it over from the City to the landowner. There is an application procedure that must include a legal description, map of the area, intended use, and fee. A public hearing will be conducted by the City Council, who will determine the sale price for the property.

Contact: Development Department, 319-753-8158

Encroachment in the Public Right-of-Way

The City of Burlington is currently in the process of creating a Burlington City Council Encroachment Policy. This policy will enable the City to ensure the public aesthetically pleasing views as well as safe areas to walk and drive. The Council is striving to increase community awareness regarding encroachments and open space use, safety, management, and preservation issues through a uniform policy.

This encroachment policy will require merchants and residents to apply for one or more types of encroachment permits. Brief definitions are included below; see the appropriate department for further definitions and application procedures:

- Solicitor - Any person who solicits from house-to-house, business-to business, or upon the public right-of-way.
- Transient Merchant - Any person or business engaged in temporary merchandising of goods, which would occupy a building or structure.
- Peddler - Any person or business engaged in temporary merchandising of goods in the public right-of-way.

Contact: Kathleen Salisbury, City Clerk's Office, 319-753-8124

- Special Event - Any person or business engaging in temporary merchandising of goods in the public right-of-way during a City or privately held event.

Contact: Jim Ferneau, City Manager's Office, 319-753-8120

- Temporary Encroachment - Use of the public right-of-way (area from street to furthest edge of the sidewalk) for a temporary period.
- Permanent Encroachment - Use of the public right-of-way (defined above) for a permanent period.

Contact: Development Department, 319-753-8158

Building Permits

All physical changes to residential or commercial development require a building permit. A building permit is necessary for any new construction, any change in use, and most remodeling. A demolition permit is required for the demolition of part or all of a structure. Building permits may be issued in a timely manner to allow construction to begin in phases if sufficient plans and specifications are submitted for an overall understanding of the project.

Prior to issuance of a permit, site plans must be reviewed, depending on type of project, by the appropriate department. The City of Burlington Building Code requires that all site plans, specifications and construction documents be drawn to scale on substantial paper and be of sufficient clarity to indicate location, nature and extent of work proposed. Plans must also show in detail that the project will conform to the provisions of all-relevant codes, laws, ordinances, rules and regulations. Site plans must include but are not limited to existing features, setbacks and measurements, location, utilities, drainage, and signs of existing and new construction.

Contact: Inspection Department, 319-753-8131

Plumbing, Electrical or Heating Permits

Most plumbing, electrical, or mechanical changes to a building require a permit. Remodeling, additions to, and new commercial, industrial, or multi-family structures require these permits. Prior to issuance of one of these permits, an engineered plumbing, electrical, or mechanical plan must be submitted.

Contact: Inspection Department, 319-753-8131

Sign Permits

The purpose of the City of Burlington's Sign Ordinance is to keep with the safety, health, and welfare of the citizens of the community by reducing traffic distractions and obstructions and other hazards that may be caused by the display of signs. These include but are not limited to, banners, billboards, ground signs, illuminated signs, and promotional signs. Sign permits are required for any signage on or about a structure. For commercial use, the total surface area of all signs on a lot is determined by the total linear foot of lot frontage; however, no total signage for that lot may exceed a total square footage given in specifically zoned areas.

Contact: Inspection Department, 319-753-8131

Certificates of Occupancy

The City of Burlington issues these certificates upon request.

Contact: Inspection Department, 319-753-8131

Construction Trade Licenses

Journeyman Electricians must pass the respectful Block and Associates Exam with a score of at least 75% and then they must be approved before the Board of Electrical Examiners. If the Board grants them a license, the license is obtained through City Hall.

Contact: Inspection Department, 319-753-8131

A Master Electrician receives a license through the same procedure as the Journeyman; however, the fees are set higher.

Journeyman Plumbers are also licensed with the same Block and Associates Exam, however, they must go before the Board of Plumbing Examiners.

Master Plumbers receive a license the same as the Journeyman Plumbers, apart from a higher fee scale.

Apprentice Electricians and Plumbers have no exam *****THIS HAS CHANGED***** but they must fill out an Apprentice Application Form, which lists education and experience from the Inspection Department and must be approved by the City Inspectors before a license will be issued.

Contact: Inspection Department, 319-753-8131

Iowa's Contractor Law-Registration and Bonding

The State of Iowa requires that "construction contractors" register with the Iowa Division of Labor, and renew that registration annually. The law is found in Chapter 91C of the Iowa Code. Refer to the Iowa Workforce Development Web site for complete information, www.iowaworkforce.org/labor/contractor

Who must be registered?

The law requires that all individual contractors and businesses performing "construction" work within Iowa be registered with the Division of Labor if they earn at least \$2,000 a year from that work. Individuals or businesses making less than \$2,000 a year on "construction" work, or who work only on their own real estate or property, are not required to register.

What do I need to do to get registered?

Mail or deliver the completed form with all necessary attachments to 1000 East Grand Avenue, Des Moines, IA 50319.

Could I be exempt from the \$50 registration fee?

While all contractors must register, it is possible to be exempt from paying the \$50 registration fee. A self-employed contractor who does not pay more than \$2,000 annually in wages to others working with them, and who does not work with or for other contractors in the same phase of construction, may be exempt under Iowa law. If you meet the criteria and do not have to pay the \$50 fee, please complete the [Fee Exemption Form](#), have it notarized and include it with your registration.

Is a bond needed to perform construction work in Iowa?

If your principal place of business is located outside the State of Iowa, you must file a \$25,000 surety bond to register. Having a branch office in Iowa does not make you an in-state contractor if

A Guide to Opening a Business In Burlington, Iowa

your business is principally based outside of Iowa. You may download the bond from the Iowa Workforce Development Web site.

TAXES

Property Tax

Property tax rates for properties located in Des Moines County can be obtained from the Des Moines County Assessor in the Des Moines County Courthouse, 513 N. Main Street, Burlington

Contact: *Des Moines County Assessor, 319-753-8224*

Federal Identification Number (Federal ID Number), or Employer Identification Number (EIN)

This form is needed if you are legally organized as a partnership, corporation (C, S, or LLC), or Single Member Limited Liability Company, or if your business has employees. *Form SS4*, can be applied for online, faxed, or mailed.

Contact: *Internal Revenue Service, www.irs.gov, 800-829-1040*

Sales and Use Tax

This form is needed if your business collects sales tax in the State of Iowa. If you are unsure whether or not your business should be collecting Sales Tax, please contact the Iowa Department of Revenue Taxpayer Services at 800-357-3388 or 515-281-3114 or e-mail idr@iowa.gov. This is your responsibility as a business owner.

A *Business Tax Permit*, can be applied for online, faxed, or mailed.

Contact: *Iowa Department of Revenue and Finance
www.iowa.gov/tax 800-367-3388*

Iowa Withholding Tax

This form is needed if your business has employees. A *Business Tax Permit*, can be applied for online, faxed, or mailed.

Contact: *Iowa Department of Revenue and Finance
www.iowa.gov/tax 800-367-3388*

Hotel/Motel Tax

A 7% hotel/motel tax is collected from hotels/motels located in the city limits of Burlington/West Burlington, Iowa. There is a 5% state tax that applies for a total check out rate of 12%.

Contact: *Iowa Department of Revenue and Finance
www.iowa.gov/tax 800-367-3388*

A Guide to Opening a Business In Burlington, Iowa

The following taxes may be applicable to your business. Check with the Iowa Department of Revenue and Finance, www.iowa.gov/tax.

- Automobile Rental Tax
- Cigarette Tax
- Consumer's Use Tax
- Contractor Registration Fee
- Corporate Income Tax
- Corporation Registration Fee
- Drug Stamp Tax
- Environmental Protection Charge
- Franchise Tax
- Gambling, social and charitable
- Hazardous Waste Fee
- Hotel/Motel Tax
- Household Hazardous Materials Fee
- Household Hazardous Waste Fee
- Individual Income Tax
- Individual Income Tax EMS Surtax
- Individual Income Tax School District Surtax
- Inheritance and Estate Tax
- Insurance Premium Tax
- Liquor Taxes
- Local Option Sales Tax
- Mobile, Manufactured, and Modular Home Tax
- Motor Fuel Tax
- Motor Vehicle Lease Tax
- Motor Vehicle One-Time Registration Fee
- Ocean Marine Profit Tax
- Property Tax
- Property Tax Credits
- Real Estate Transfer Tax
- Retailer's Use Tax
- School Infrastructure Local Option Tax
- State Sales Tax
- Tobacco Products Tax
- Unemployment Taxes
- Use Tax
- Withholding Tax

IOWA SMALL BUSINESS FINANCIAL ASSISTANCE PROGRAMS

Funding programs for small businesses can generally be viewed as coming from the three levels of government; federal, state and local. The following is a list of Iowa Financial Assistance programs; this list is not all inclusive, and there may be other programs available in different regions and counties in Iowa.

Banks and Credit Unions: Banks and Credit Unions lend commercially, (in-house), or they use a guaranteed loan program such as SBA 7(A). Before approaching the bank or credit union, be prepared by completing a business plan and financial projections. Approach your bank or credit union FIRST; they know you and you have an established history with them.

Federal

The SBA does not make direct loans to small business. The SBA sets the guidelines for loans which are made by its partners and guarantees that these loans will be repaid, thus eliminating some of the risk for the lending partners. Please note; the Small Business Administration (SBA) **does not** provide any grant programs for small businesses. Financial assistance is given through loan programs only.

SBA 7(a) Loan Program

SBA provides loans to businesses — not individuals — so the requirements of eligibility are based on aspects of the business, not the owners. As such, the key factors of eligibility are based on what the business does to receive its income, the character of its ownership and where the business operates.

- The specific terms of SBA loans are negotiated between a borrower and an SBA-approved lender.
- 7(a) loans have a maximum loan amount of \$5 million. SBA does not set a minimum loan amount.
- Loans guaranteed by the SBA are assessed a guarantee fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount.
- The actual interest rate for a 7(a) loan guaranteed by the SBA is negotiated between the applicant and lender and subject to the SBA maximums.

Visit www.sba.gov for more information and application.

SBA 504 Loan Program

The CDC/504 Loan Program provides financing for major fixed assets such as equipment or real estate.

Once you have decided to apply for a loan guaranteed by the SBA, you will need to collect the appropriate documents for your application. The SBA does not provide direct loans. The process starts with your local lender, working within SBA guidelines.

Visit www.sba.gov for more information and application.

Other types of SBA 7(a) Loan Programs

- **CAPLines**
- **SBA Export Loan Programs**
- **Advantage Loans**
- **Patriot Express Loans**
- **Rural Business Loans**

All SBA loan information can be found at www.sba.gov.

USDA Business and Industry Loan Guarantee Program

USDA works with private sector and community-based organizations to provide financial assistance and business planning in rural areas to create or preserve quality jobs and promote a clean rural environment in under-served areas. Recipients include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes, and private companies.

Visit www.usda.gov for more information.

State of Iowa

Iowa Microloan

This program offers small loans and technical assistance grants for small businesses with no more than 10 full time employees. Iowa Microloan offers Iowa residents loans of \$5,000 up to \$50,000 for start-up, expansion or refinancing of micro businesses. Applicants must have applied for a loan at a traditional credit source and have been denied before this opportunity is available. The maximum loan term is six years. For more information call 515-212-0182 or visit www.iowamicroloan.org.

Wellmark Community Ventures Fund

Applicant Company must be an Iowa based for-profit company. Typical funding will provide \$10,000 to \$100,000 in convertible debt financing. The loan term is 5 years at a rate of 7% interest. Interest is payable at the end of 5 years. A request may be made to extend the loan for an additional two years. For an application or more information visit www.jpec.org/wellmark.

Iowa Targeted Small Business Program

This financial assistance program is available to women, minorities and disabled individuals who own or are starting a business. This IDED program offers:

- A low interest loan, up to \$50,000, at an interest rate of 0-5%, to be repaid in monthly installments over a five to seven year period. The first installment can be deferred for three months for a start-up business and one month for an existing business.
- Loan guarantees up to \$50,000. Loan guarantees can cover up to 80% of a loan obtained from a bank or other conventional lender. The interest rate is at the discretion of the lender.
- In limited cases, an equity grant, to be used to leverage other financing, SBA or conventional, in amounts up to \$50,000.

In order to apply for financing, the business has to be certified as a Targeted Small Business first through the Iowa Department of Inspections and Appeals, www.state.ia.us/government/dia/index.html. The second step is to complete TSB application, found at the IDED Web site, www.iowaeconomicdevelopment.com

Demonstration Fund

Provides grants and loans to accelerate commercialization of products by companies in three targeted industry clusters — Bioscience, Advanced Manufacturing and Information technology. The purpose of the fund is to encourage commercialization of innovation thereby fostering competitive, profitable companies that create high paying jobs and wealth in Iowa.

Funding is approved by the IDEA Board of Directors. Go to www.iowaeconomicdevelopment.com for application.

Iowa Self-Employment (ISE)

This program allows qualified individuals with disabilities to establish, acquire, or expand a small business by providing technical and financial assistance. Technical Assistance funds of up to \$10,000 may be used to pay for any specific business-related consulting service, such as developing a feasibility study or business plan, or accounting and legal services. Financial Assistance funds of up to \$10,000 may be used to purchase equipment, supplies, rent or other start-up, expansion or acquisition costs identified in an approved business plan. Expenditures for financial assistance cannot exceed \$10,000 and applicants must provide 50% of the of the equipment or working capital needed to start, expand or acquire a business by providing a dollar-for-dollar match of the financial assistance requested. To be eligible for the program, applicants must be active clients of the Iowa Department of Education, Iowa Vocational Rehabilitation Services, or the Iowa Department for the Blind. To learn more, 515-281-4211 or DVRS.Webmaster@iowa.gov

Local

Southeast Iowa Revolving Loan Fund

The (RLF) is a loan pool established by southeast Iowa region to assist new and existing businesses develop and expand. Funds are used in conjunction with local lenders to serve as gap financing for proposals and the lender serves as the primary source of funding. Eligibility is based on the following: new or expanding businesses in southeast Iowa, (Des Moines, Henry, Louisa, Lee counties), creation or retention of jobs, need for gap financing, and the proposal will support and enhance the regional economy. Program administered by SEIRPC, 319-753-5107, or www.seirpc.com

Burlington Downtown Façade Improvement Loan

Established by the City of Burlington, and administered by Downtown Partners, Inc., the maximum loan amount is \$5,000, with at least 50% of the cost of the project paid for by the owner. The term of the loan is 3 years. Contact Downtown Partners, Inc. for an application at 319-208-0056.

Grant Information

Grants can be found from three sources:

1. Federal or State Government
2. Private Foundations
3. Business Plan Writing Contests

The Federal Government has a web-site that lists all of the grant money available for education, housing, health care, elderly care, child care, non-profit businesses, and some, but very few, for-profit businesses.

The Web site www.grants.gov, lists all federal grant programs, how to apply, application deadlines, and eligibility requirements. DO NOT BUY GRANT INFO ON THE WEB!

Most publications on “free money” are outdated as soon as they are published. Why? Grants are available for a limited time period; they are not on-going.

Private Foundations may either be publicly held companies, such as Dell, Microsoft, General Mills, privately held businesses, or individuals. The best place to find out if a company has a foundation, is to look up the company on the internet, (most large corporations have a web-site) and look under their foundation tab on their web-site. Most foundations give to non-profit organizations, very few give to for-profit organizations.

Business Plan Writing Contests are increasing becoming a popular way to “win” grant money. Check your local Iowa SBDC office for more information or the Greater Burlington Partnership website.

-Des Moines Co, contact Greater Burlington Partnership at 319-208-0043 or 319-752-6365.

Web site: www.greaterburlington.com

For further assistance with any of these programs or to learn how to write a business plan contact the Iowa Small Business Development Center at Southeastern Community College, 319-208-5381 or 866-722-4692 ext. 5381.

Visit our Web site at www.iowasbdc.org.

*These programs are not inclusive—there may be financial assistance available for a particular situation.



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