

Starting a Business in Unincorporated Alameda County

Ashland, Castlewood, Castro Valley, Cherryland, Fairview, Happy Valley, Hillcrest Knolls, San Lorenzo, and Sunol

What are the requirements?

Who can I contact for information?

June 2013







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Before starting a business, use online assistance tools from the Small Business Administration (SBA) to assess your lifestyle, goals, family considerations, and other factors. Visit the SBA website at www.sba.gov See Starting & Managing a Business.

☐ Market Research

Conducting Market Research is important towards ensuring a business can be profitable. Will customers buy the products or services at the price needed in order to sell them? How are customers found? Find out from the Small Business Administration at www.sba.gov.

Market research tools are found at the Fremont Main Library, where directories, market studies, and business books by topic are readily available. Find company and competitor information in the business directory section and also online by searching the Catalog at www.aclibrary.org

With a library card you can access the library's web page for databases and full text studies on companies and industries from home or work. Go to www.aclibrary.org, click on Research, and then scroll down to Business & Investments. You will find an array of useful links, including the marketing databases below:

- <u>Business Source Complete:</u> Contains information on companies, brands and industries, rankings, investment reports, company histories, chronologies, and an extensive file of business magazines and journals full text.
- <u>Reference USA:</u> Find business listings for the US and Canada, providing key executives, sales volume, number of employees, and parent and subsidiary relationships. You can build lists by industry, zip code, and size of business. A residential database for the U.S. and Canada provides median income and median home value from the census.
- <u>New Businesses:</u> A subset of Reference USA with more than 50,000 new businesses added each week. Search by business name, contact information, business type or business filing type.
- <u>Demographics Now:</u> Demographics Now introduces novice and expert users of demographic data to a new way to view and act upon consumer and market insights, using instant interactive maps, detailed summary and comparison reports, and fast access to U.S. Census data.
- <u>SRDS: Local Market Audience Analyst:</u> In Library Use Only. This is an online consumer market research service. SRDS, the publisher of the former Lifestyle Market Analyst provide demographic, segmentation and target data for media planners and analysts. Create detailed market reports on consumer life styles.







☐ Writing a Business Plan

Prior to spending money to find a location, obtain permits, or purchase goods or equipment, a plan should be developed to estimate how much money will need to be invested and how much money can be made over the next few years. This process involves writing a business plan at www.sba.gov click on "Starting & Managing"An array of additional tools that can be used to aid in starting a business can be found at Alameda County Workforce Investment Board, including a Business Start-Up Kit, Loan Payment Calculator, online classes, business books, Employer's Kit, and a directory of capital sources. See www.alamedacowib.toolsforbusiness.info. Also, see Section 5 below, Business Resources, for training classes and free consulting services offered by the Alameda County Small Business Development Center.

☐ Choosing a Location

The Small Business Administration provides additional information with regards to how to select a location for a business. Economic Development Staff, commercial brokers, and the Internet are all resources to aid in finding a location for a new business. Demographic factors of a community will also affect whether a certain location is preferable to another location. Make a determination from the American Factfinder (Census data) at http://factfinder2.census.gov or use the library's databases.

☐ Structure: What kind of Entity?

Every business owner must determine which business structure makes the most sense for his or her business sector, desired tax structure, and risk tolerance. Find out more about business structures, such as sole proprietorship, partnership, C Corporation, S Corporation, and Limited Liability Company at the Small Business Administration and the Secretary of State at www.sos.ca.gov/business/be/

□ Choosing a Business Name

To make sure your business name doesn't conflict with other businesses, you can check to see if it is in use in Alameda County by checking the Fictitious Business Name database at the Clerk-Recorder's web-site at www.acgov.org/business/fictitious.htm

To avoid duplicating names already in use outside of Alameda County, especially in cities, counties or metropolitan areas in or near where you plan to do business, check Reference USA. It lists businesses that appear in yellow pages of phone books throughout the U.S. and also gives information on their line of business and their size. If you have an Alameda County Library card, you can access Reference USA through the Library's web page. From the Alameda County Library Home Page at www.aclibrary.org, click on "Research", then choose "Business & Investments", under "Company Information" choose "Reference USA".

Also check the U.S. Patent & Trademark Office to make certain that the name you want doesn't conflict with a registered trademark/trade name. This registration sets

a precedent for the use of a name within a specific category of product or service. Many well-known names should never be used even if your business is in an entirely different line, because these trade name owners consider such use trading on their name and reputation. Search at www.uspto.gov.

☐ Fictitious Business Name Statement

Most businesses whose principal location is in Alameda County are required to file a Fictitious Business Name Statement with the County Clerk-Recorder's office in Oakland. A fictitious business name is defined as a name that does not include the surnames of all owners of a business or, in the case of a corporation, does not include the full corporate name.

Many banks are now requiring their customers to file a statement, whether legally necessary or not, before approving a business loan or opening a business account.

If you need to file, you should do so within 40 days of starting business. The forms and instructions for the Fictitious Business Name Statement are available online from the County Clerk-Recorder's office in Oakland. They may also be picked up at the County Clerk-Recorder's Office in Hayward, 24405 Amador St., Room 108; in Pleasanton, 5672 Stoneridge Dr. Completed forms are accepted only at the Oakland office: Clerk-Recorder, 1106 Madison St., Room 211, Oakland, CA 94607. See www.acgov.org/business/dbiac.htm.

The current filing fee is \$40.00 for businesses with one owner and one business name. There is an additional charge of \$7.00 for each additional business owner or business name. Within 30 days of filing the petition, you will be required to publish a legal notice of your business name in any local paper of general circulation once a week for four consecutive weeks.

☐ Countywide Permits

If you are operating a business in the unincorporated area of the county, in addition to a business license, you may need a special permit from the Sheriff's Office or the County Board of Supervisors. These regulations are described in the Alameda County General Ordinance Code at www.acgov.org/government/admincode.htm, click on General Ordinance Code, then Title 3 – Business Licenses and Regulations.

The most common special permits are for auctioneering, door-to-door selling, massage parlors, second hand dealers, taxi service, private security services, kennels, quarries, automobile wreckers and junk yards. Contact the Sheriff's deputy in charge of permits for information and applications or visit: Doing Business in Alameda County. at www.acgov.org/business/dbiac.htm.

Food Sales Permit – If you are going to be selling food you will need to obtain a permit from Alameda County Environmental Health: 1131 Harbor Bay Parkway, Alameda 94502. Phone: (510) 567-6700. Website: www.acgov.org/aceh/food.





2 Permits



NOTE: Even if you are professionally licensed by the state, local governments will also require a (municipal) business license to conduct business in the county. Contact your county clerk to learn about local requirements.

☐ State Licenses & Permits

In addition to licenses and permits listed above, certain professions and selected businesses require state licenses. A few of the more common are auto repair shops, bars, liquor stores, electrical appliance repair shops, contractors, cosmetologists, insurance sales, collection agencies, real estate sales, lawyers, and medical professionals. To assist you in finding specific information for your business, the CalGOLD database (www.calgold.ca.gov) provides contact information to agencies that administer and issue business permits, licenses and registration requirements from all levels of government.

The California Department of Consumer Affairs licenses many occupations, such as doctors, dentists, veterinarians, barbers, employment agencies, marriage counselors and many more. See www.dca.ca.gov.

For a break-down of license contacts by profession, please see the Licensee Information page on the Department of Consumer Affairs Website: www.dca.ca.gov and click on "Licenses".

Depending on the specific type of business or manufacturing operation, some businesses may be required to obtain permits covering various construction, operating, production or disposal procedures. For "one-stop" state license information, contact the California Department of Consumer Affairs at (800) 952-5210. Their consumer service representatives can answer consumer and licensee questions in 140 different languages, assist in the filing of complaints, mail helpful publications and refer callers to the appropriate government or private agency for more assistance.

Seller's Permit and Resale Numbers – A Seller's Permit is required for product sales which require collection of state sales taxes. Retailers, wholesalers and manufacturers must obtain seller's permits from the California State Board of Equalization at www.boe.ca.gov click on "Small Business Center"

Forms are also available from the Field Office: 1515 Clay St., Suite 303, Oakland, 510-622-4100.

Retail sellers are taxed on their gross receipts and are frequently required to place a deposit based on a six month estimate of sales. The Board issues all sellers a resale number which enables them to buy wholesale without paying sales tax.

Alcohol Sales License – An Alcoholic Beverage License is required from the California Department of Alcohol & Beverage Control at www.abc.ca.gov and click on "Business" or phone (916) 263-6882, as well as an Alameda County Conditional Use permit to sell alcohol for consumption on or off the business premises. Contact the County Planning Department for information about obtaining a County permit for alcohol sales at 224 West Winton Ave., Room 111, Hayward, CA 94544. Phone (510) 670-5400.

□ Local Permits

Here are some helpful links to make sure other governmental requirements are met to legally operate a business:

ZONING - Zoning determines which uses are permitted on a certain property.

You should contact the County zoning department for businesses in unincorporated areas to make certain that your business location is zoned for your particular type of business.

An important part of the zoning approval of a business license is a review by the Planning Department to make sure that your business has a permitted use in your proposed location. The Zoning Ordinance identifies what types of business are allowed in the various zoning districts, as well as what types of permit may be required. For example, some businesses may require approval of the Planning Director or the Board of Zoning Adjustments.

Once you have confirmed that your address is in the unicorporated area talk to a planner at the Planning Department to verify that your business is compatible with the purposes and uses allowed in the district. Once permission is granted, they will sign off on your business license application.

For unincorporated areas of Alameda County contact Alameda County Planning at www.acgov.org/cda/planning or phone (510) 670-5400. The County's Permit Center is at 399 Elmhurst, Hayward, CA or (510) 670-6557.

Building Permit – A Building Permit is required for some changes in building use or construction of certain improvements. Contact the Building Department, under the auspices of the Public Works Agency at the Permit Center of Alameda County for the unincorporated areas.

Site Inspection – Some types of businesses require inspections by the Environmental Health Department, Police Department, or Fire Department. In order to ensure compliance, contact the County Permit Center, who will determine which inspections will be necessary.

☐ Business Licenses

Licenses are issued for a fiscal year with the fee based on gross receipts for most retail and wholesale businesses, the number of employees or a flat fee for specific businesses. Businesses located in the unincorporated area of Alameda County are required to pay license fees to the County. The Business License Tax Unit of the county Treasurer-Tax Collector's Office is primarily responsible for enforcing collection of business license taxes and issuing licenses to people





3Business
Licenses

4Employment



engaged in business activities in the unincorporated areas of Alameda County as prescribed by the Alameda County Ordinance Chapter 3.04. Contact the Business License unit of the Alameda County Treasurer/Tax Collector for business licenses in Ashland, Castlewood, Castro Valley, Cherryland, Fairview, Happy Valley, Hillcrest Knolls, San Lorenzo, and Sunol. The business licensing office for unincorporated Alameda County is located at 224 W. Winton Avenue, Room 169, Hayward, CA 94544, (510) 670-6400. Website: www.acgov.org/business/buslic.htm.

☐ Employment

If you plan to hire employees, there are several requirements. You should file a form SS-4 with the Internal Revenue Service. The IRS will assign an employer identification number to your business. Form SS-4 is available online from the IRS at www.irs.gov/pub/irs-pdf/fss4.pdf.

You will also be liable for federal withholding taxes, FUTA (Federal Unemployment Tax Act.) and FICA (Federal Insurance Contribution Act, i.e. Social Security). For an explanation of your Federal tax responsibilities, you can request a copy of *Employer's Tax Guide*, IRS publication 15, from the IRS. The Oakland office of the IRS is located at 1301 Clay St., 1-800-829-1040. The publication is also available online from the IRS in a variety of formats. Choose Publication 15 from the menu which appears at www.irs.gov/publications/p15.

You will also be required to file a form DE-1 with the California Employment Development Department, 7700 Edgewater Dr., Suite 100, Oakland. Phone: 1-888-745-3886. Website: www.edd.ca.gov. Form DE-1 is available online at www.edd.ca.gov/pdf pub ctr/de1.pdf.

After filing you will be responsible for withholding and payment of state income tax and unemployment insurance. Information on the tax withholding process and other California obligations for employers is available from the EDD Employment Tax Office. Website: www.edd.ca.gov/payroll_taxes.

You should arrange Workers Compensation Insurance coverage for your employees. This can be done through a State-sponsored plan, State Compensation Insurance Fund directly at 1-888-782-8338 or your own insurance agent. Website: www.statefundca.com/employers/Index.asp.

As a result of the Immigration Reform and Control Act of 1986 all employers must verify the employment eligibility of new employees using Form I-9. Eligible employees are citizens or aliens with work permits. Form I-9 is available online at the U.S. Citizenship & Immigration Services. Website: www.uscis.gov/files/form/i-9.pdf. Further information is available from the Bureau of Citizenship and Immigration Services, 1-800-375-5283 and online

at www.uscis.gov. USCIS Field Office: 444 Washington St., San Francisco, CA 94111; Mailing Address: 630 Sansome St., San Francisco, CA 94111.

Finally, you should familiarize yourself with the California Occupational Safety and Health Act, which sets down exact requirements for safety and health standards in places of employment throughout the State. Fines for noncompliance can be steep. Information is available from the California State Consultation office 1-800-963-9424; for complaints or compliance problems contact Cal OSHA's Service Area Office at 1-800-622-2891. Website: www.dir.ca.gov/dosh/calosha.htm.

For a variety of employer and employee information, visit East Bay Works at www.eastbayworks.org, is a joint venture of public, private and non-profit agencies in Alameda and Contra Costa Counties which help businesses and job seekers meet employment needs.

4 Employment



☐ East Bay Economic Development Alliance

This two-county, regional, public-private economic development organization has information resources to aid you in your business, as well as networking and industry-related events. The East Bay Economic Development Alliance provides local city and county research facts and figures and annual economic forecasts for the region. East Bay EDA is located in the Alameda County Administration building: 1221 Oak Street, Suite 555, Oakland, CA 94612. Phone: (510) 272-6843. Website: www.eastbayeda.org. For additional business resources visit www.ebsmallbusiness.com/map.asp.

□ Alameda County Chamber of Commerce

For more business resources, you may be interested in joining the Chamber of Commerce. For the urban, unincorporated areas of Alameda County contact (510) 537-5300, Castro Valley Eden Area Chamber of Commerce.

5Business Resources



□ Alameda County Small Business Development Center

The Alameda County Small Business Development Center at www.acsbdc.org provides training classes and free consulting services for small businesses throughout Alameda County. There are many free seminars held at libraries and chambers throughout the county, as well as online courses.

Alameda County SBDC has an exceptional group of experienced independent contractors who work one-on-one with Alameda County SBDC clients on a wide variety of projects including marketing, finance, operations, international business and organizational development from seed and start-up through to expansion. Clients seeking one-on-one counseling are paired with a Business Advisor who has relevant experience suited to support the business needs.

The Technology Adoption Program (TAP) provides technology solutions to business owners from Silicon Valley, the greater San Francisco Bay Area, and rural Northern California. TAP has offered free consulting, low cost training and tools to hundreds of growing businesses in our region, with a focus on positively impacting the SBDC clients' bottom line.

Alameda County SBDC (<u>www.acsbdc.org</u>) 475 14th Street, Oakland, CA 94612, (510) 208-0410

☐ Small Business Administration/SCORE

SCORE (Service Corps of Retired Executives) holds frequent low-cost workshops for potential small business owners. Some of the topics covered are: business basics; business plan; financial planning; retail basics; and import/export. They also provide face-to-face and email counseling. For further information contact:

Small Business Administration/SCORE (www.sba.gov/content/score) 455 Market Street, Suite 600, San Francisco, CA 94105, (415) 744-6827

SCORE East Bay Chapter (<u>www.eastbayscore.org</u>) 492 – 9th Street, suite 350, Oakland, CA 94607, (510) 273-6611

A representative from SCORE may be available through your local Chamber of Commerce. Contact your Chamber for information and make an appointment.

☐ Alameda County Community Development Agency

Operating under the Community Development Agency the Alameda County Economic & Civic Development Department provides business ombudsman services to assist entrepreneurs and developers in the unincorporated areas of the County in achieving their business goals. Contact the Community Development Agency's Economic Development staff at 510-670-5335, or see www.acgov.org/cda.

☐ The Corporation for Manufacturing Excellence (MANEX)

This organization provides process improvement and other business transformation consulting services to improve manufacturing operations. Manex operates under MEP of the National Institute of Standards and Technology (NIST) to provide knowledge transfer and implementation in manufacturing, with proven advisory and implementation solutions exclusively to manufacturers, distributors, and their supply chains. Visit www.manexconsulting.com/

Manex Corporate Headquarters 2010 Crow Canyon Place, Suite 320, San Ramon, CA 94583, (877) 336-2639

☐ Alameda County Library

The Alameda County Library has many publications to assist an entrepreneur starting a small business. Consult the staff, in person or by phone, to determine if the library has materials on a specific business topic in which you are interested. You may also e-mail questions at www.aclibrary.org and click on "ASK US!"

You can search to see if we have books or e-books on your business topic at www.aclibrary.org and click on "Catalog". Browse the catalog by title, author or subject or keyword.

In addition we have many databases and statistics which help the business owner with marketing research, company and competitor information, business statistics and demographics; as well as small business guides and business news. To access these databases, please visit www.aclibrary.org and go to "Research" and choose "Business & Investments" from the drop down menu. You will need an Alameda County library card or an e-card to access our databases.

The largest business collection, including many specialized reference titles, can be found at the:

Fremont Main Library 2400 Stevenson Blvd. Fremont, CA 94538 Reference Desk (510) 745-1444

To access information for other Alameda County Library branches, go to www.aclibrary.org and click on "Branches" at the top of the page.

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Fremont Main Library 2400 Stevenson Blvd. Fremont, CA 94538 Reference Desk (510) 745-1444

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