

Comprehensive Start-Up Guide for New Businesses



**City of Kissimmee
Development Services Department**

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I. Introduction

Congratulations! You are interested in starting a business in Kissimmee. This guide provides detailed direction through the actions needed to determine the proper location for your business and licensing it with the state, county, and local government. The guide also includes information on numerous resources at your disposal, such as financial assistance, business networking opportunities, and available research materials.

We hope, with this guide, your transition into a new business will be as easy as possible. To simplify the process, we have created a Business Start-up Checklist to direct you through the manual with the steps needed to start your business. Existing businesses can also use this guide to answer any questions they may have about doing business in the City of Kissimmee. If you have questions or concerns regarding any information presented in this manual, please contact the City of Kissimmee Development Services Department at 407.518.2140.

II. Business Assistance

ASSISTANCE FOR LARGE INDUSTRIES

Economic Development Programs

The City and Osceola County have Economic Development Departments (EDD), which provide a number of incentives for large/target industries looking to locate within the City, including:

- Cash incentives
- Aviation Tax Exemptions
- Electricity Sales Tax Exemption for Manufacturing
- Expedited Permitting Assistance
- High Impact Performance Incentive Grant
- Incumbent Worker Training Program
- Industrial Revenue Bonds
- Machine and Equipment Sales Tax Exemption
- Qualified Target Industry Tax Refund Program
- Quick Response Training
- Transportation Fund
- Transportation Impact Fee Mitigation Program

Contact the Economic Development Departments for more information on these financial programs and incentives

- City: 407.518.2307 or visit: <http://www.kissimmee.org/index.aspx?page=106>
- County: 407.742.4200 or visit: <http://www.chooseosceola.com/>

Enterprise Zone

Osceola County and the City of Kissimmee have worked to establish an Enterprise Zone, which provides a number of additional incentives to businesses relocating to this designated area including:

- Jobs Tax Credit: Sales and Use or Corporate Income
- Business Equipment Sales Tax Refund
- Building Material Sales Tax Refund
- Property Tax Credit

- Property Tax Exemption of Child Care Facilities
- Community Contribution Tax Credit
- Sales Tax Exemption for Electrical Energy

For more information on the Enterprise Zone contact Christina Morris, Analyst, at 407.742.4207 or by email at cdaw@osceola.org or visit: www.ChooseOsceola.com

SMALL BUSINESS ASSISTANCE

Kissimmee/Osceola County Chamber of Commerce

The Chamber of Commerce provides a number of services for new businesses to the area, including:

- The Leads Group Center - A networking program that provides opportunities to communicate and work with other business owners in Osceola County.
- Small Business Development Center (SBDC) - The SBDC at UCF offers workshops on a wide range of business topics, individual counseling and special business development programs for both start-ups and existing businesses. Call 407.420.4850 for more information.
- The Small Business Council (SBC) - Provides “leadership, education, networking and marketing opportunities for small businesses.” You must be a member of the Kissimmee/Osceola County Chamber of Commerce to qualify.
- Hispanic Business Council (HBC) - Provides guidance to Hispanic businesses and establishes networking with other businesses. Contact Tatiana Sutton at 407.847.5573 or TSutton@kissimmeechamber.com.

For more information on these services, contact the Kissimmee/Osceola County Chamber of Commerce at 407-847-3174 or visit www.kissimmeechamber.com.

National Entrepreneur Center

A unique public-private partnership dedicated to the development, growth, and success of small businesses. Through a cooperative effort of a diverse group of business support organizations, the E-Center offers professional business assistance, quality educational programming, and access to practical industry expertise. The National Entrepreneur Center has many service providers and on-site community partners, some of which include:

- Hispanic Business Initiative Fund (HBIF) - A nonprofit organization providing free bilingual technical assistance to Hispanic entrepreneurs. Visit www.hbifflorida.org/ for more information.
- SCORE - Provides free and confidential business counseling tailored to meet the needs of small businesses and offers workshops for both start-up and current businesses. Visit www.scoreorlando.org for more information.
- UCF Business Incubation Program (UCFBIP) - A University-driven community partnership providing early stage companies with the enabling tools, training, and infrastructure to create financially stable high growth enterprises that contribute to the local economy. Visit www.incubator.ucf.edu for more information.
- African American Chamber of Commerce - Assists clients with designing blueprints for business development, growth, and success. Visit www.blackcommerce.org for more information.

- Hispanic Chamber of Commerce of Metro Orlando - The leading Hispanic business voice for Central Florida. Visit www.hispanicchamber.net for more information.
- National Association of Women Business Owners – Orlando (NAWBO) – A national dues-based organization that represents female business owners across all industries and is affiliated in more than 35 countries. Visit www.nawboorlando.org for more information.

For information on these and other services, contact the National Entrepreneur Center at 407.420.4848, or visit www.nationalec.org.

Information/Research

Many resources are available for the entrepreneur to conduct research on business start-ups and economic conditions in the area.

The Osceola County Library System has an online Business and Company Resource Center offering an abundance of information small and large businesses. See their website at www.osceolalibrary.org for more information.

The Osceola County Economic Development Department also provides an online annual Economic Profile for the area. For more information, contact the EDD at 407.742.4200 or go to: www.ChooseOsceola.com.

ASSISTANCE FOR BUSINESSES INSIDE THE CRA DISTRICT

Community Redevelopment Agency (CRA)

The CRA assists new and existing businesses in and around downtown Kissimmee to ensure their growth and the growth of the downtown area through incentive programs, historic preservation, and design guidance. The CRA provides a number of commercial grants including:

- **Matching Sign Grant**
Money available to erect new signage in a limited area. Please contact the CRA office a description of eligible areas.
- **Matching Façade Rehabilitation Grant**
Up to \$5,000 available to encourage revitalization and preservation of commercial buildings to perform general repairs and /or work for complete rehabilitation of structures to comply with current city, county and state codes to occupy the building.
- **Matching Revitalization Grant**
Up to \$5,000 available to encourage revitalization and preservation of commercial buildings to perform general repairs and /or work to comply with current city, county and state codes to occupy the building.
- **Water-Sewer Impact Fee Assistance**
A grant covering 50% of impact fees and instating a 5-year payment plan for the remainder to enable a larger diversity of businesses to locate within the CRA District.

Contact the CRA office for more information at 407.846.4643 or visit <http://kissimmeemainstreet.wordpress.com/>.

ASSISTANCE FOR BUSINESSES INSIDE THE KMS DISTRICT

Kissimmee Main Street (KMS)

Kissimmee Main Street's mission is to preserve and enhance Historic Downtown Kissimmee for the enrichment of present and future generations. The KMS Economic Restructuring Committee offers new businesses within the district unique opportunities including:

- **New Business Assistance Grant**

This grant offers an opportunity to pay your KUA utility deposit over a 24 month period. In addition, Kissimmee Main Street will reimburse program participant for the first \$500 of media advertising/promotions for the first 90 days of operation.

- **Conditional Use Assistance Grant**

This grant offers new businesses within the KMS district that require a Conditional Use Permit to receive a reimbursement of \$1,000 of the \$1,200 permit fee.

Contact the CRA office for more information at 407.518.2586 or visit <http://www.kissimmee.org/index.aspx?page=657>.

III. New Business Registration, Licensing, and Permitting

Business Registration

The Florida Division of Corporations requires all business entities to be registered in order to do business in the state. It also requires registration of fictitious names and trademarks. Because proof of this registration is required in order to obtain a license to do business in Kissimmee, this should be your first step. Registering with the State of Florida is an easy process and may be done online.

For information regarding the registration of your business or to file with the state, visit <http://sunbiz.org/startbus.html>.

Obtaining a State License

Some professions are required to be licensed by the state in order to do business. This includes, but is not limited to:

Contractors/Sub-Contractors	Hotels
Real Estate Agents	Restaurants
Alcohol and Tobacco Retailers	Professionals

Note: Some state licenses require a business location prior to approval. Contact the Planning Department to determine if the zoning of your location is appropriate for the type of business you wish to open.

Please contact the Florida Department of Business and Professional Regulations at 850.487.1395 to see if a state license is required for your business or visit: <http://www.myfloridalicense.com/dbpr/services.html> .

Obtaining a Permit from the Health Department

Any business engaging in food service, child care, or health care services must obtain a permit from the State Health Department. For more information on how to obtain a permit, visit <http://www.floridahealth.gov/>.

Worker's Compensation

You may be required to provide Worker's Compensation coverage to your employees. For more information, please call the Florida Department of Financial Services at 850.413.1609 or visit: <http://www.myfloridacfo.com/>.

IV. Choosing a Location

The most essential part of any successful business is location. When looking for the property best suited for your business, there are several important factors to consider:

Zoning

The City of Kissimmee has a detailed set of zoning requirements in place which determine appropriate locations for different business types. Before deciding upon a property, it's best to contact the City of Kissimmee Planning Division to determine if the zoning of that property is appropriate for your business. You can find Kissimmee's zoning map online at <http://cw.kissimmee.org/flexviewers/dibs%20v/>.

Note: Checking the zoning of a property **prior** to signing a lease or purchase will help minimize any possible delays, costs or the inability to use the property due to improper zoning.

The following list provides brief descriptions of the various zoning districts where retail, offices, and industrial uses are generally permitted. Please note that depending upon the specific business type, its use may not be appropriate for the zoning listed below. Please contact the Planning Department at 407.518.2140 to ensure that the location you have chosen is suitable for your business.

Major Commercial Zoning Classifications Explained

B-1 (Downtown Commercial): The central business district of the City designed for businesses that cater to pedestrian traffic.

B-2 (Neighborhood Commercial): Designed for limited commercial, office, and personal service establishments catering specifically to surrounding neighborhoods; businesses supplying convenience goods or frequently used items for the surrounding residences.

B-3 (General Commercial): Allows a wide variety of retail and office uses catering to a large amount of vehicular traffic. Not suitable for warehousing, industrial or manufacturing businesses.

B-5 (Office Commercial): Geared toward office businesses and institutions not directly involving the sale or display of goods.

RPB (Residential Professional Business): Designed for residences and professional offices.

HC (Highway Commercial): Suitable for a large variety of retail and office businesses, typically located on a major arterial and serving a large volume of vehicular traffic.

IB (Industrial Business): Suitable for industrial uses such as warehousing, repair facilities, manufacturing, and wholesale.

AI (Airport Industrial): While primarily devoted to airport related businesses, this zoning does permit other industrial, wholesale, and manufacturing uses.

The table below shows the zoning districts that generally permit each major type of use. Permitted zoning may vary with more specific uses, particularly concerning retail. You should always contact the City of Kissimmee Planning Division first to see if your business will be permitted in the location you are interested in.

Use	Area Permitted
Retail	B-1, B-2, B-3, HC
Offices	B-1, B-2, B-3, B-5, RPB, HC
Industrial	IB, AI
Restaurants	B-1, B-2, B-3, HC

Permitted Uses

Each zoning district in the City is accompanied by a list of specific uses that have been determined as suitable for that district. These are the business types most suitable for area in the amount of traffic they generate, the surrounding uses, and the type of density. Even with these permitted uses in place, other considerations for a specific property must be taken into account, such as sufficient parking, before the business may be located there.

Conditional Uses

The regulations for each zoning district within the city contain a list of Conditional Uses. These are uses that, though not particularly well suited for that particular zoning, may be allowed on a case-by-case basis under certain conditions established by the Planning Advisory Board. This process requires an application for Conditional Use to be submitted, review by the Development Review Committee and a Public Hearing by the Planning Advisory Board in order to be approved. If improvements to the site are required by the Conditional Use, a site plan will also be necessary. Business types most often needing a Conditional Use include:

Automobile Sales, Leasing or Repair	Gasoline Service Stations
Secondhand merchandise establishments	Outdoor Activities
Temporary Labor Services	Car Washes
Offices in an RB-2 District	Churches, Schools
Outdoor Storage	Day Care Facilities
Self Storage Facilities	Communication Towers

Short-Term Rentals (30 days or less) also require a conditional use and other potential provisions if the property is not zoned for Short Term Residential use.

For more information regarding the zoning of a specific property, please contact the City of Kissimmee Planning Division at 407.518.2140 or visit <http://www.kissimmee.org/index.aspx?page=127>.

Sale of Alcoholic Beverages

For business owners wishing to sell alcohol, a few basic rules apply.

1. First, obtain an application from the State of Florida. This may be accessed at <http://www.myfloridalicense.com/dbpr/abt/ABTServices.html>.
2. You must get approval from the City of Kissimmee Planning Division prior to making an appointment with the State for permit issuance. This process can take a minimum of 4 days.
3. Consumption of alcohol on premises is only allowed in motels, hotels, specialty retail establishments, and restaurants with a minimum of 50 seats (30 seats in the B-1 zoning district) and serving full course meals.
4. The sale of packaged alcohol, other than beer and wine is only allowed in major shopping centers with more than 12,000 square feet that are in the B-2, B-3, HC, B-5, or MUPUD zoning districts and that have frontage on a collector or arterial road.
5. Any establishment selling alcohol must be more than 500 feet from any school, public or private and over 300 feet from any church, unless in the downtown (B-1) Business District. Motels, hotels and restaurants may be exempted for this requirement. Please contact the Planning Division if you have any questions.

Commercial Real Estate

Osceola County Economic Development

This website provides a listing of commercial properties for rent and sale in Osceola County. www.ChooseOsceola.com

Florida Virtual Agent

This website provides a listing of commercial properties for rent and sale and a directory of local agents for convenience. Visit <http://fl.virtual-agent.com> for more information.

CCIM Institute

Experts in Commercial Investment Real Estate has information related to commercial mortgage rates and investments, contains local commercial real estate and realtor listings, and provides services to members including monthly newsletters, networking opportunities, and online business seminars. For more information email the Central District Florida Chapter of CCIM at coulterhsd@earthlink.net or visit their website at <http://flccim.com/fldistricts/central/>.

Real Estate Journal

Provides a property report, property searches, links to commercial realtors, and a toolbox to assist in calculating construction costs, mortgage rates, and site analysis. Go to <http://www.realestatejournal.com> for more information.

V. Building Your Business?

Site Plan Review

In most cases, projects involving construction will require Site Plan Review to be performed by the Development Review Committee (DRC) prior to the issuance of a building permit. The review process is implemented in the following instances:

1. Any new construction is being performed
2. Changes are made to an existing development and meeting the following criteria:

- When single family, duplex, or triplex homes are converted to non-residential uses
- When town homes, condos, or multiple-family housing are proposed
- Any use conversions requiring Conditional Use Permit approval
- Any non-residential modifications including an increase in square footage, an increase in parking spaces, or a change in traffic circulation.

Site Plan Review requires a Site Plan application and 15 copies of the site plan, drawn to scale. The length of the review process varies. The staff of the Building and Planning Divisions are here to assist you in developing your project and are available to answer any questions you have concerning the above mentioned processes. If you have questions as to whether your project will require Site Plan Review or for more information, please contact the Planning Division at 407-518-2140. If you would like to download the online Site Plan application or other important forms, go to <http://www.kissimmee.org/index.aspx?page=129>.

Building Permits

If you are planning new construction or alterations to an existing site, including renovation, a Building Permit must be obtained prior to beginning work. Building Permits may be obtained through the City's Building Division and require:

1. A Building Permit Application
2. Three sets of stamped plans, prepared by a Florida State licensed architect or engineer, and accompanying documentation.

Visit <http://www.kissimmee.org/index.aspx?page=328> to download an online building permit application.

Mobility & Impact Fees

Mobility and Water/Sewer Impact Fees are required for new development or any intensification of use for existing property within the City. They may also apply to certain changes in businesses for existing structures. These fees fund the capital improvements necessary to absorb increases in traffic and serve residents or users of these developments. Within the city limits, the impact fees for commercial development vary depending upon specific use. Please contact the Planning Division at 407.518.2140 for specific mobility fees or visit <http://www.kissimmee.org/index.aspx?page=458>. For more information on water and sewer impact fees, contact the Toho Water Authority at 407-944-5000.

Certificate of Occupancy

Once building construction for your property has been completed, impact fees have been paid, and a final building inspection has been performed by a City Building Inspector, a Certificate of Occupancy will be issued for your building. This allows you to legally occupy the building. For questions regarding Certificates of Occupancy, please contact the City of Kissimmee Building Division at 407.518.2120 or visit <http://www.kissimmee.org/index.aspx?page=786>.

VI. Opening Your Doors

Obtaining a Business Tax Receipt (F.K.A. Occupational License) for your Business

Obtaining a Business Tax Receipt is the final step you need to take in order to open your business to the public. Any person pursuing a trade, business or vocation must obtain a Business Tax Receipt from both Osceola County and the City of Kissimmee prior to conducting business. These licenses must be renewed annually by September 30th and a license tax must be paid. A new license must also be obtained if the business will be transferring location or ownership, or if a separate branch location of the same

business is opened. The application process will actually assist you in ensuring that all requirements have been met for your location, including the appropriate zoning for your type of business.

The following information is required to apply for a Business Tax Receipt:

1. Application, signed and notarized
2. Osceola County Business Tax Receipt
3. Copy of lease agreement or proof of property ownership
4. Fictitious name registration
5. Sales Tax Number (Certificate of Registration) if business will collect sales tax.

For certain businesses, additional information is required. The following table highlights types of businesses and any additional information required to apply for an occupational license. Other businesses may require additional documentation as well. Please contact the Building Division at 407.518.2118. Visit <http://www.kissimmee.org/index.aspx?page=335> for an online application. For information regarding an Osceola County License, contact the Osceola County Tax Collector at 407.742.4000.

Business Type	Information Required
State Registered Contractor	Certificate of Insurance; Proof of Worker's Compensation; Public Liability and Property Damage \$100,000/25,000; Letter of Reciprocity, \$5,000 Surety Bond
State Certified Contractor/ Sub-contractor	Certificate of Insurance; Proof of Worker's Compensation; Public Liability and Property Damage \$100,000/25,000
Vending/Amusement Machines	List of machine locations
Restaurants/Takeout Services	Letter from Toho Water Authority on seating/impact fees; copy of FL Division of Hotel/Restaurant approved inspection, sketch of seating arrangement; Copy of menu
Salons/Barber Shops/Tanning Salons	Letter from Toho Water Authority on seating/impact fees
Professionals	(i.e. Any profession regulated by the Department of Business and Professional Regulation) A copy of State certificate, registration, or license
Pharmacies/ Pharmacists	Copy of permit issued by the Board of Pharmacy
Assisted Living Facilities	Copy of license from the Agency for Health Care Administration
Pest Control	Copy of License from the Department of Agriculture and Consumer Services for each business location
Health Studio/Dance Studio	Copy of license, registration or letter of exemption from the Department of Agriculture and Consumer Services
Telemarketing Business	Copy of license, registration or letter of exemption from the Department of Agriculture and Consumer Services
Travel agency	Copy of current registration or letter of exemption from the Department of Agriculture and Consumer Services

Home Business Tax Receipt

Certain types of businesses may be run from your home under regulations that have been imposed by the City's Code of Ordinances. These regulations state that the business:

- Must be conducted entirely within the residence or accessory structure
- Cannot have any client or customer presence on site
- Cannot use employees or volunteers other than family members residing on premises
- Cannot occupy more than 10% of the home, including storage

- May not have signs advertising the business
- May not use equipment not normally found within the household
- May not conduct sales or services on the premises; mail order is allowed

Extended Home Occupations may allow for some clientele on site, but may only be located in an RB-2 or RPB zoning district with conditional use approval.

Home Occupational Licenses also need to be renewed every year by September 30th. Please contact the Licensing Division for more information and regulations governing home occupations within the city at 407.518.2118. Also, contact Osceola County at 407.742.4000 regarding licensing with the county.

Signage

When the time arrives for you to open your doors to the public, it's important to realize that there are certain rules regulating how you can advertise your business. Before choosing permanent signage for your establishment, please consult the City's sign ordinance (14-2-150), available online at www.kissimmee.org or at the Development Services Department, to find out what signs are allowed in your area.

Before your permanent signage arrives, you are allowed to put up certain temporary signs for your business, including:

- One 21 sq. ft. banner sign
- One cold air balloon

Both require a separate building permit, available at the Building Division. Time limits for display may vary.

Signs that are not allowed in Kissimmee include, but are not limited to:

- Animated or flashing signs, except those for message centers
- Portable signs
- Roof signs
- Snipe signs (temporary signs)
- Bunting, pennants, or streamers

If you have questions regarding any sign you would like to use for your business, please contact Development Services at 407.518.2140.

VII. Good to Know

Below is a bit of helpful information that is good to know if you will be doing business in Kissimmee.

City of Kissimmee Boards and Commissions

City Commission

City Legislative Body
Contact: City Manager's Office 407.518.2300

Airport Advisory Board

Advise Staff/City Commission on Airport
Development
Contact: Airport Management 407.846.4600

Community Redevelopment Agency

Governing board of the Redevelopment District
Contact: CRA Office 407.518.2544

Board of Adjustment

Hear Appeals to Land Development Code
Variances
Contact: Development Services 407.518.2140

Building Trades and Examining Board

Review Building Codes and hear appeals
Contact: Building Department 407.518.2120

Code Enforcement Board

Rule on Allegations of City Code Violations
Contact: Code Enforcement 407.518.2133

Historic Preservation Board

Undertake measures relevant to the protection
and enhancement of historic properties
Contact: Development Services 407.518.2140

Housing Advisory Board

Ensure compliance with Fair Housing Ordinance
Contact: Development Services 407.518.2140

Parks and Recreation Advisory Board

Advise Staff/City Commission on parks
development and recreation programs
Contact: Parks and Recreation 407.518.2501

Planning Advisory Board

Reviews and provides recommendations on
various development applications to the City
Commission.
Contact: Development Services 407.518.2140

IMPORTANT NUMBERS/WEBSITES

Florida Department of Business and Professional Regulation: 850.487.1395
<http://www.myfloridalicense.com/dbpr/>

United States Department of Labor:
866.487.2365
<http://www.dol.gov/>

Electric/Water & Sewer:
Kissimmee Utility Authority: 407.933.7777
<http://www.kua.com/>

Gas:
Teco Peoples Gas: 1.877.832.6747
<http://www.peoplesgas.com/>

Garbage:
City of Kissimmee Sanitation Division:
407.518.2507 ext. 2600
www.kissimmee.org

Phone:
CentryLink: 1.877.290.5458
<http://www.centurylink.com/>

Cable:
Bright House: 1.877.824.6249
<http://cfl.mybriighthouse.com/>

City of Kissimmee:

- Business Tax Receipts: 407.518.2118
- Permits/Licensing: 407.518.2120
- Inspections: 407.518.2597
- Planning: 407.518.2140
- Development Review and Zoning: 407.518.2146
- Economic Development: 407.518.2307
- Parks & Recreation: 407.518.2501
- Public Works/Engineering: 407.518.2170
- Community Redevelopment Agency: 407.518.2544
- Code Enforcement: 407.518.2133
- Police Department: (non-emergency) 407.846.3333
- Fire Department: 407.518.2222

www.kissimmee.org

Chamber of Commerce: (407)847-3174
<http://kissimmeechamber.com/>

Downtown Kissimmee Area Council:
Contact: 407.847.3174

Downtown Business Association:
Contact: info@dbakissimmee.com

Osceola County Government:

- Building: 407.742.0200
- Planning: 407.742.0200
- Zoning: 407.742.0200
- Code Enforcement: 407.742.0200
- Occupational Licensing: 407.742.0200
- Clerk of the Court: 407.742.3708
- Economic Development: 407.742.4200
- Osceola County Property Appraiser: 407.742.5000
- Florida Department of Motor Vehicles Osceola Office: 407.846.5230
- Osceola County Health Department: 407.343.2000
- Osceola County Tax Collector: 407.742.4000

www.osceola.org

Kissimmee Post Office: 1.800.275.8777

Small Business Administration:
1.800.827.5722

Better Business Bureau: 1.800.275.6614
<http://orlando.bbb.org/>