

# DOING BUSINESS IN SALEM

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*Photo by Ty Hapworth*

## WELCOME FROM THE MAYOR

Dear Entrepreneur:

Owning a business is an exciting venture, filled with challenges. Realizing some of these challenges, the City of Salem Department of Planning and Community Development (DPCD) created this guide to help you navigate the process of starting or growing your business.

Salem is a unique community in a diverse region. We're known for our rich maritime history, for being the birthplace of the National Guard, and for the infamous Witchcraft Trials of 1692. Salem is also a vibrant, pedestrian-friendly city where residents, students, workers, and over a million tourists annually can easily visit historic architecture, unique attractions, world-famous museums, and an eclectic mix of shops and dining options. Many consider Salem the jewel of Massachusetts's vibrant North Shore and businesses here benefit from a rich mix of history, culture, and natural serenity. We hope that will take advantage of Salem's popularity as a year-round destination!



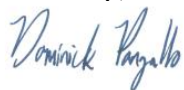
Particularly important to existing and prospective Salem business owners, the City offers extensive opportunities for business development and guidance. The Salem Chamber of Commerce, Salem Main Streets, the Enterprise Center at Salem State University, SBA Small Business Development, Mill Cities Community Investment, MassDevelopment, and North Shore Community Development Coalition offer programs such as competitive financing and counseling to help you get your ideas off the ground.

As Mayor, I invite you to invest in Salem's bright future. Today, with restored enthusiasm and enterprise, our community is alive with vibrancy and growth - and we want you to be a part of its success.

I hope this guide helps you start or expand your business in our great historic city. If you have any questions, or need assistance along the way, please contact the Principal Planner in the Department of Planning and Community Development at 978-619-5685. Also, visit [www.salemforbusiness.com](http://www.salemforbusiness.com) and [salemma.gov](http://salemma.gov) for the most up-to-date information on business resources and the City of Salem.

I wish you and your business much success!

Sincerely,



Dominick Pangallo  
Mayor

# TABLE OF CONTENTS

<u>Introduction</u>	4
<u>Getting Started</u>	6
To Be Considered	
10 Things You Should Think About Before Starting a Business	
What Space Do You need	
<u>Licensing and Permitting</u>	8
Licensing and Permitting Steps	
Comprehensive Pull-Out Checklist of Permits	
City of Salem Contacts	
State and Federal Contacts	
Additional Considerations	
<u>Technical Assistance</u>	43
Local Resources	
Planning	
Licensing	
Main Streets	
Chamber	
North Shore CDC	
State and Federal Resources	
Enterprise Center	
MA Office of Business Development	
Small Business Administration	
<u>Financial Resources</u>	43
Local Resources	
Small Business Loan Program	
Façade Improvement Program	
Private Financial Resources	
Salem Loan Fund	
State and Federal Resources	
Economic Development Incentive Program	
Opportunity Zones	
<u>How to be a Good Business Neighbor</u>	52
Ribbon Cutting	
Plastic Bag Ban	
Shoveling	

Solid Waste and Recycling  
Street Sweeping Schedule

Appendix

54

Permitting Boards Meeting Dates & Calendar  
Comprehensive Contact Information  
Permitting Checklist  
Glossary of Common Business Terms



**Helpful Hint**

The number of home-based businesses is growing throughout the Commonwealth. In Salem, you must obtain a Special Permit from the Zoning Board of Appeals if you are running a business out of your home that involves seeing any clients and/or the public, displays signs, and/or has employees coming to your home to work. You will also need to speak with the Building Inspector to determine handicap accessibility requirements.

# INTRODUCTION



*Photo by Creative Collective*

The City of Salem is committed to your success, and we understand that the process of starting or expanding your business is both exciting and challenging. To make this process as straightforward as possible, the Department of Planning and Community Development (DPCD) has created this guide to use as a reference. Please reach out to us if you have any questions along the way.

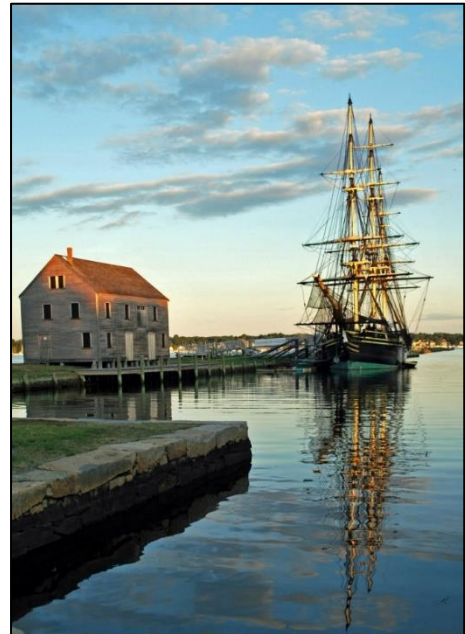
Throughout the guide, you will find answers to frequently asked questions, descriptions of the different processes that may be applicable, and contact information for city, state, federal, and other agencies that can assist you. We also included web-links to these different agencies, whenever possible, as well as hyperlinks that will take you to relevant pages on the city's website or to other sections (listed below) within the guide itself.

## *Getting Started*

- An overview of the guide and outline of top considerations as you open, relocate, or expand your business.

## *Licensing & Permitting*

- **Licensing and Permitting Steps** asks questions that will help direct you to the various departments and agencies you will need to speak with to obtain any necessary permits and licenses.
- **City of Salem Contacts** provides each of the various departments and boards you may need to speak with to obtain licenses and permits. The section also provides frequently asked questions.
- **State and Federal Contacts** provides various state and federal contact information for those agencies you may need to connect with when opening or operating your business.
- **Additional Considerations** provides answers to other questions you may have regarding permits and licenses.



*Photo by Linda J. Orlomoski*

## *Financial Resources*

- Provides an overview of different local, state, and federal resources available to you for financial assistance.

*Technical Resources*

- Provides an overview of different local, state, and federal resources available to you for technical assistance.

*How to be a Good Business Neighbor*

- Provides tips for making your business an asset to your neighborhood.

*Appendix*

- A collection of helpful resources, including a comprehensive listing of city department contacts and local, state, and federal agencies mentioned throughout; a permitting checklist; and a glossary of commonly used business terms.

## GETTING STARTED

Opening a new business or expanding an already established business can be difficult. The City of Salem is dedicated to your success, and we are here to help you get started and assist you as you work through your licensing and permitting. We encourage you to ask as many questions as needed as you move forward and to contact the Principal Planner in the Department of Planning and Community Development (DPCD) at 978-619-5685.

To get started, here are a few specific things every business owner should consider:

**Zoning** – Consult the [City Zoning Ordinances](#) specifically section 3.0: Use Regulations to make sure that your business meets the zoning requirements for the location. You may need a Special Permit or Variance from the Zoning Board of Appeals. For more information, [see page 35](#).

**Business Certificate** – Any person conducting a business in the City of Salem, under any title other than the complete real name of the owner, whether individually or as a partnership, or any corporation doing business in a name other than the corporate name, must file a business certificate with the Salem [City Clerk](#). For more information, [see page 20](#).

**Legal Structure** – Whether incorporating or forming a limited partnership, the MA Corporations Division requires an excise tax and filing fee. Sole proprietors do not require registration, but you should conduct a name check with the [Massachusetts Secretary of the Commonwealth](#). For more information, [see page 38](#).

**Signage** – If your business needs a sign, you will need to apply for a Sign Permit. Depending on where your business is located, you may also need to work with the through [DPCD to obtain](#) approval from one of the City's review boards (Downtown Urban Renewal Area, Historical Commission or North River Canal Corridor District). This process can take up to 3 months, so inquire early to ensure that you can get your sign installed by your opening. For more information, [see pages 32 and 33](#).

**Federal Tax or Employee Identification Number (EIN)** – For tax purposes, you will need to define your business structure and obtain identification numbers from the Internal Revenue Service ([IRS](#)) for your business and staff. For more information, [see page 39](#).

**State Taxes** – You must receive a Sales Tax Vendor Number from Massachusetts Department of Revenue ([DOR](#)). This should be done after you have applied for your federal tax or EIN. For more information, [see page 37](#).

**Financial and Technical Assistance** – The City of Salem collaborates with several agencies committed to providing quality technical assistance to Salem businesses. In addition, the City of Salem, through the DPCD, offers [direct loan and grant assistance to qualified businesses](#). For more information, [see page 43](#).

**Building Permit** – If you will be undertaking any construction, you will likely require a building permit. For more information, [see page 16](#).



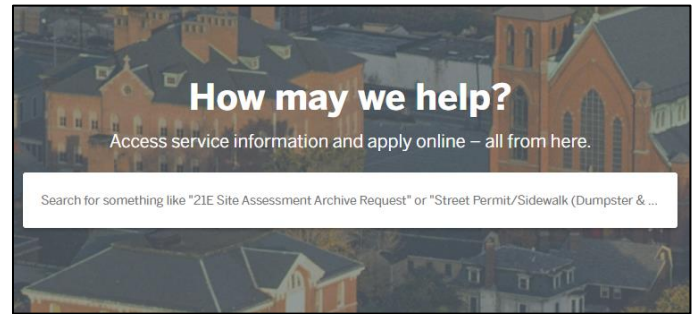
## **things you should know before starting a business**

1. Have a viable idea. Are you offering something that people want? Can you profit? Is it proven?
2. Preparation is the key to success: Write a business plan.
  - A business plan is a written document you create that involves researching your industry and market trends, identifying your potential customers and your competition, developing pricing, creating a marketing plan, and projecting your revenues and expenses for three years.
  - You may find you need to change your services based upon researching your competition, alter your pricing scheme, add product lines, or even add an online store.
  - Financing institutions and programs will often require a business plan before considering loaning money to your business.
3. Have industry experience.
  - If you have experience working in the business or type of service you plan to offer, then you know the business, its customers and competition. If you don't know the industry, spend some time working in it first.
4. You need to really know and understand your target clientele; your business should meet their needs.
  - Research your market, be able to describe them in detail, and understand their desires.
  - Conduct customer surveys before you open. To find out what your potential customers will want, you should conduct initial surveys. For example: how much they are willing to pay, what they prefer to buy, how they prefer to buy it, what they want from you, your store or service. How will your business stand out from the competition?
5. Figure out how to meet your personal financial obligations for six months to a year - because it takes at least that long to grow a successful business.
  - Most businesses do not thrive for a few years—it will take time to create your customer base, generate customer-to-customer referrals, and create long-term customer loyalty. Many businesses are still struggling financially for up to three years. If you can make it three years, you are better positioned to last ten or more. Be patient and be prepared.
6. Make sure you can fund your business.
  - Check your personal credit and understand your personal credit situation. Pull your credit reports. Sit down with a banker to help understand them. Figure out if you can get a commercial loan and, if not, what you need to do to repair your credit.
7. Hire professionals to support you.
  - Gather a good team of professionals such as an accountant, a lawyer, a bookkeeper, and a web designer.
  - Spend the money to make sure your business is set up for success!
8. Be prepared to go outside of the business to solicit customers.
  - Attending networking events, join chambers of commerce, attend professional meetings, find other professionals to meet with who can refer business to you, etc.
  - For every new customer your business gets, you will also lose one customer through attrition. The "hustle" is a constant in business.
9. It is lonely running a business. You are often the only one you see all day. Make sure you have a professional group you can attend to meet other business owners like yourself.
10. It is a roller coaster ride of emotions: joy, fear, anger, pride, sadness, and more. Every week you may experience these things over again when customers cancel appointments, no one comes into the store, you make the big sale, you get a referral, you have a big bill you must pay, etc. It is not an ordinary 9 to 5 job, but a thrill ride with its true highs and lows.



## Licensing and Permitting

Starting a business requires many different licenses and permits. Navigating through the permitting process can be overwhelming. On the following pages, you will find a series of questions to ask yourself to determine which city departments, boards, and commissions from whom you will need to seek approval.



Front page of Salem's online permitting portal

Most licenses and certificates have an associated fee. Consult the permitting checklist in the Appendix or click on the blue hyperlinks through the guide for further details on fees.

Many applications are available online. Please use the following link to access certain applications. [Salem Online Permitting Portal](#)

### LICENSING AND PERMIT STEPS

#### Step One: Basic Licensing

When starting our Salem business, you should first consider if you will need any certificates or licenses. You may need to visit the following departments:

#### City Clerk's Office

	YES	NO	NOT SURE*
Does the title of your business differ from your name or from a corporate name?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business include a bowling alley, billiards, or pool?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you classified as a "junk collector" or "junk dealer"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve auctions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you or planning to become a building mover?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you answered "yes" to any of these questions you need to obtain a Business Certificate and/or a License from the <a href="#">City Clerk's Office</a> at 978-619-5611.			
	YES	NO	NOT SURE*
Are you planning to become a public guide?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve fortune telling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Are you considered a pawnbroker?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve shellfish and/or seaworms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business include the sale of second-hand clothing or valuables?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you considered a transient photographer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you planning to become a public guide?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve fortune telling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered "yes" to any of these questions, you are required to obtain clearance from the City's Special Investigator in the Police Department and will require City Council approval. Please see the City Clerk for the necessary forms and a referral to the Police Department.</p>			
	YES	NO	NOT SURE*
Are you considered a contract operator?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you considered a drainlayer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered "yes" to any of these questions, you must first apply with the <a href="#">Department of Public Services</a>, 978-744-3302, <b>before obtaining a license from the City Clerk.</b></p>			
	YES	NO	NOT SURE*
Does your business involve a vehicle(s) for hire?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered "yes" to this use, you require approval from the <a href="#">Police Department Traffic Unit</a> 978-744-0171 and the City Council. Applicants should <b>first</b> bring these applications to the City Clerk's Office who will then forward them to the Police Department. Once the application has been cleared, it will be sent back to the City Clerk for City Council approval.</p>			
	YES	NO	NOT SURE*
Does your business involve limousine and/or taxi service?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered "yes" to these questions you require approval from the <a href="#">Police Department Traffic Unit</a>, 978-744-0171 and the City Council. Applicants should <b>first</b> bring these applications to the Police Department Traffic Division who will then forward them to the City Clerk for City Council approval.</p>			
<p>If you answered, "not sure," to any of the questions you should consult with the City Clerk to determine if you will need to obtain a license for these items. Please click <a href="#">here</a> for additional information.</p>			

## Licensing Board

	YES	NO	NOT SURE
Does your business involve the sale of alcoholic beverages (including on-premises or off-premises consumption)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business a restaurant or involves the cooking, serving or preparation of food (common victualer)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business a hotel, inn, lodging house, or bed and breakfast?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business provide services as an auto dealer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your business have entertainment (such as playing music on a radio or having live music performed on-site)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business providing services as a street vendor, hawker, peddler, or sidewalk stand?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business providing service as a public amusement (i.e. arcades, automatic amusement, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business providing services as a seasonal or Halloween vendor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your business have outdoor seating?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p><i>If you answered "yes" to any of these questions you need to obtain a License from the Licensing Board 978-619-5631 or visit <a href="#">Licensing</a>. If you answered, "not sure," you should consult with the Licensing Board Clerk to determine if you will need to obtain a license for these items.</i></p>			

## Step Two: Permitting

Your project may need further review by the city departments, review boards, or commissions found on the following pages. Make this determination prior to submitting building permit applications to the Inspectional Services Department.

### Board of Health

	YES	NO	NOT SURE
Is your business a food establishment or does it involve the sale of food?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your business have an outdoor cafe or any outdoor seating?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve frozen dessert manufacturing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve tanning services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business provide massage or massage therapy services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve body art, including tattoos?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business provide funeral or burial services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve a public or semi-public swimming pool?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your project require a septic system installation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve the transportation of offensive substances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your project involve the removal of exterior paint?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business involve a recreation or day camp?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes” to any of these questions, you need to obtain a <a href="#">permit</a> from the Board of Health. If you answered “not sure” to any of these questions, you should consult with the Health Department to determine whether you will need to obtain a permit for these items. The <a href="#">Health Department</a> can be reached at 978-619-5654. Please click <a href="#">here</a> for more information.</p>			

**Conservation Commission**

	YES	NO	NOT SURE
Is your project going to conduct any construction or alteration of land within 100 feet of wetlands or a waterway?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your activity going to take place within 200 feet of a river?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your project take place in a waterway or resource area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes” to any of these questions, you need to submit a <a href="#">Request to Determine Applicability</a>. <a href="#">The Conservation Agent</a> is in the Department of Planning and Community Development at 978-619-5685. If you answered “not sure” to any questions, you should consult the Conservation Agent. Please click <a href="#">here</a> for more information.</p>			

**Historical Commission**

	YES	NO	NOT SURE
Is your business going to erect, demolish, reconstruct, or alter any exterior architectural feature (color, material, design, or outward appearance) of any building or structure within one of Salem’s four local historic districts or require new signage? Click here for the map <a href="#">Local Historic Districts</a> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes” to this question, you need a <a href="#">Certificate of Appropriateness</a> or <a href="#">Certificate of Hardship</a> from the Historical Commission, depending on the type of work. If you answered “no”, but the work may involve in kind rehabilitation or maintenance, you may need a Certificate of Non-Applicability. The staff for the <a href="#">Historical Commission</a> is in the Department of Planning and Community Development at 978-619-5685. If you answered “not sure” to this question, you should consult the staff for the Historical Commission at 978-619-5685. Please click <a href="#">here</a> for more information.</p>			
<p><b>NOTE: No other City department, office or board can review or issue a permit for your business until you have received approval from the Historical Commission.</b></p>			

**Planning Board**

	YES	NO	NOT SURE
Will your project include a building of more than 10,000 sq. ft. of new non-residential construction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your project include construction of a new building of more than 2,000 sq. ft. in an Entrance Corridor? See the map of <a href="#">Entrance Corridors</a>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your project include work on, or new construction of, a building with 6 or more residential dwelling units?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your project include new construction in the North River Canal Corridor (NRCC) District, other than a single or two-family home? See the map of the <a href="#">NRCC</a> . If you answered "yes" to this question, you will also need review by the <a href="#">Design Review Board</a> as part of the Planning Board process. Please click <a href="#">here</a> for more information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you dividing a lot, creating new property lines, or constructing a roadway for new homes or businesses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you proposing a wireless communications facility, planned unit development (PUD), or cluster subdivision?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you dividing a lot, creating new property lines, or constructing a roadway for new homes or businesses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you proposing a wireless communications facility, planned unit development (PUD), or cluster subdivision?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you proposing construction or redevelopment in wetlands or a flood hazard area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered "yes" to any of these questions, you need to have the plans for your project approved by the <a href="#">Planning Board</a>. The Planning Board staff is located within the Department of Planning and Community Development and can be contacted at 978-619-5685. Planning Board applications can be found here <a href="#">Planning Board applications</a>.</p> <p>If you answered "not sure" to these questions, you should consult the Planning Board staff to determine whether your project needs the approval of the Planning Board. Please click <a href="#">here</a> for more information on the Planning Board procedures.</p> <p><b>NOTE:</b> There are certain uses that require a Special Permit from the Planning Board in the NRCC District and Business Park Development District. If you are proposing a use in either of these districts, you should consult with the <a href="#">Building Commissioner</a>.</p>			

**Salem Redevelopment Authority/Design Review Board**

	YES	NO	NOT SURE
Will your project include alterations to the exterior of any building or land located within the Urban Renewal Area, including painting the exterior façade, installing exterior lighting, window boxes, signs, and awnings? See the map of the <a href="#">Downtown Renewal Area</a> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes” to either question, you need approval from the Salem Redevelopment Authority (<a href="#">SRA</a>) and their Design Review Board (<a href="#">DRB</a>). The staff for the SRA and DRB is in the Department of Planning and Community Development at 978-619-5685, applications can be found here <a href="#">SRA applications</a>. If you answered “not sure” to this question, you should consult the staff for the SRA and DRB. Please click <a href="#">here</a> for more information.</p>			

**Sign Permits**

	YES	NO	NOT SURE
Will you be installing a sign or awning with text that will be visible from the public way?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes”, please answer the following questions. Visit <a href="#">Sign Permits</a> for more information. Contact the Department of Planning and Community Development at 978-619-5685 with questions.</p>			
Is your business located in a Local Historic District? See map of <a href="#">Local Historic Districts</a>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business located in the Downtown Renewal Area? See map <a href="#">Downtown Renewal Area</a>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business located in an Entrance Corridor? See map <a href="#">ECOD</a>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your business located in the North River Canal Corridor? See map <a href="#">NRCC</a>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes” or “not sure” to any of these questions, you should consult with the Department of Planning and Community Development (<a href="#">DPCD</a>) at 978-619-5685 to determine whether you need to appear before the <a href="#">Salem Redevelopment Authority</a>, <a href="#">Design Review Board</a>, or the <a href="#">Salem Historical Commission</a>.</p> <p>All signs require a permit before being installed, see the application <a href="#">here</a>. The staff in the DPCD can assist you in determining how much signage you are allowed based on the location of your business and the size of your storefront. Please click <a href="#">here</a> for more information on sign permits.</p> <p>You may find the <a href="#">Sign Ordinance Worksheet</a> of use. Please consult the <a href="#">Commercial Design Guidelines Manual</a> for further guidance on sign design. If you are in the Downtown Renewal Area, consult the <a href="#">SRA sign manual</a> or additional requirements.</p>			



## Weights and Measures

	YES	NO	NOT SURE
Will your business include the use of weights, scales, and measuring machines including, but not limited to: airport refuelers, cord wood measures, gas station dispensers, industrial scales, marina pumps, medical scales, oil truck meters, retail store scales, store scanner scales, taxicab meters or vehicle scales?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “yes” to this question, you need approval from the <a href="#">Sealer of Weights and Measures</a>. Please click <a href="#">here</a> for more information.</p>			

## Zoning Board of Appeals

	YES	NO	NOT SURE
Is your proposed business allowed by the City’s Zoning Ordinance in your proposed location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your proposed business meet all the requirements of the City’s Zoning Ordinance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered “no” or “not sure” to either of these questions, you should consult with the Building Department at 978-619-5641 or visit <a href="#">Inspectional Services Permits</a>.</p> <p>According to the City’s zoning ordinance, certain land uses are not permissible in certain areas of the city and certain land uses require a “Special Permit” to be permissible. If you do not meet all the requirements of the Zoning Ordinance, you may be able to obtain a “variance.” Please visit <a href="#">ZBA applications</a>. Please click <a href="#">here</a> for more information.</p>			



### Helpful Hint

Unless otherwise noted, a typical business may not operate between the hours of 10:00 pm and 6:00 am. The Licensing Board allows some restaurants and bars to stay open until 1:00 am. Transient vendors, hawkers, and peddlers cannot operate between the hours of 6:00 pm and 8:00 am. However, there are exceptions - a vote of the City Council can allow the extension of a business’s hours of operation. Contact the [Licensing Department](#) for more information.

### Step 3: Building Permits

Finally, you should determine, via the following questions, whether your project will require a Building Permit from the City's Building Department:

	YES	NO	NOT SURE
Does your project involve the construction, alteration, repair, or demolition a structure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p><i>If you answered "yes" to this question, you <b>probably</b> need to obtain a <a href="#">Permit</a> from the Inspectional Services Department. You will need to answer the next four questions to determine if you will need to obtain a building permit for your project. If you answered "not sure" to this question, you should consult with the Building Inspector at 978-619-5642 to determine whether you will need to obtain a building permit for your project.</i></p>			
	YES	NO	NOT SURE
Does your project include the building of a one-story detached accessory building that exceeds 120 square feet in floor area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your project include the installation of a fence(s) that is higher than 6 feet?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your project include the construction of a retaining wall(s) which would retain more than 4 feet of fill?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	YES	NO	NOT SURE
Does your project include any of the following:			
<ul style="list-style-type: none"> <li>• Cutting away of any wall, partition, or portion thereof</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Addition, alterations, replacement or relocation of any standpipe, water supply, mechanical system, fire protection, energy conservation; or</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Removal or cutting of any structural beam, column, or other load bearing support.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Removal or change of any required means of egress.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Rearrangements of parts of a structure affecting the egress requirements.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Other work affecting that could affect public health or safety?</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will your project change the use of or any space within a building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Will you be working on any electrical, plumbing or gas systems?

☐☐☐

If you answered “yes” to either question, you will need to obtain a [Building Permit](#) from the Building Department. Building Inspectors and the staff in the Building Department can be reached at 978-619-5641.

If you answered “not sure” to this question, you should consult with the [Building Inspector](#) to determine whether you will need to obtain a building permit for your project.



### Helpful Hint

At the beginning of your project, whether it includes major renovation or minor changes, speak with a Building Inspector to ask if you need to complete an Architectural Code Review. This review must be completed by a registered architect who will use plans and drawings to determine if your project meets all relevant codes and regulations. Not all projects will trigger this requirement, but it's best to ask up front so you can plan accordingly.

#### Step Four: Miscellaneous Permits/Information

The following “what if” questions will help you to determine if you need any additional permits and where to go to get those permits.

See *Additional Considerations* on [page 40](#) for further information.

#### What do I do if I need a curb cut?

Curb cuts can only be applied for and implemented by a qualified drainlayer. The drainlayer must fill out an [Application](#) with the Engineering Department. Any curb cut more than 32-feet in width requires City Council approval.

Requirements for drainlayers can be found here: [Requirements](#).

Please contact the Engineering Department with questions. [City Engineer](#) 978-619-5673.

#### What do I do if I need an Electrical Permit?

The City’s Electrical Department is responsible for the issuance and oversight of all [Electrical Permits](#). The following are the permits needed from the City’s Electrical Department:

- Electrical Permit
- Gas/Oil Burner Installation
- Swimming Pool Wiring Permit
- Gasoline Pump Permit
- Temporary, Renewed, or New Service Installation Permit
- Service Chancel Change Permit
- HVAC Installation without Building Permit
- Electric Sign or Siding Permit

The City of Salem [Electrical Department](#) can be found at 44 Lafayette Street, 978-745-6300.



#### Helpful Hint

The Electrical Department is responsible for the issuance and oversight of all electrical permits in the City of Salem, and it enforces all rules and regulations of the state electrical code.

Your electrician must contact the Electrical Department for a permit. The Electrical Department can be reached at 978-745-6300.

**What do I do if my business involves the use of public waterways or public piers?**

Any recreational or commercial use in Salem's waters needs a [Mooring Permit](#) from the Harbormaster. A permit is also needed from the Harbormaster for any business that will use a public pier or will require a mooring or launch service.

[The Harbormaster](#) can be found at 51 Winter Island Road in Salem; 978-741-0098.

**What do I do if I am engaging in commercial fishing?**

Businesses that include the operation of commercial fishing require approval from the [Massachusetts Department of Fish and Game, Division of Marine Fisheries](#)

The Division of Marine Fisheries is located at 251 Causeway Street, Suite 400, Boston, MA 02114; 617-626-1520.

**What do I do if I will be carrying passengers on the water?**

Businesses that involve the carrying of passengers on the water will require approval from the [US Coast Guard Marine Safety Division](#)

The US Coast Guard Marine Safety Division is located at 408 Atlantic Ave, #5, Boston, MA 02110; 617-223-8600.



**Helpful Hint**

Salem's population is comprised of a variety of people who have a variety of abilities. The [Salem Commission on Disabilities](#) is the City's advisory board that is available to provide you with free advice/consultation regarding compliance to the American Disabilities Act (ADA) and to help you support customers with different abilities. For more information, contact the ADA Coordinator at 978-619-5630.

# City of Salem Contacts

Detailed contact information for each City Department needed to successfully start your business in Salem follows. Included in this information are specifics on licensing available by department, board, and/or commission.

All information is up to date as of Spring 2023.

## Office of the City Clerk

93 Washington Street, Room 3

Salem, MA 01970

978-619-6611

Ilene Simons, City Clerk, [isimons@salem.com](mailto:isimons@salem.com)

<https://www.salemma.gov/city-clerk-elections>



The City Clerk is responsible for various licenses, including the Business Certificate. Unless otherwise noted, the following licenses require a fee for processing. Please see the permitting checklist in the index for a list of fees.

## How do I register my business with the City?

If the title of your business differs from your name or the corporate name, you need a Business Certificate or a d/b/a (Doing Business As) from the City Clerk.

## How do I apply for any licenses from the City Clerk's Office?

Unless otherwise noted, all applications are returned to the City Clerk's Office, 93 Washington Street, room 3. Please see the Licensing and Permitting Checklist in the Appendix for applicable fees.

Some applications require a Criminal Offender Record Information ([CORI](#)) acknowledgement form.

Application or License Type	Where to Find It
Business Certificate Auctioneer License* – requires sign-off from the Police Department	<a href="#">City Clerk's Office Applications and Forms</a>
Drainlayers*	<a href="#">Drainlayers Application</a>
Junk Dealers and Collectors* – expires on December 31 of each year.	<a href="#">Junk Dealers and Collectors.</a>
Second-Hand Clothing and Valuables* – expires on December 31 of each year.	<a href="#">Second-Hand Clothing and Second-Hand Valuables</a>
Harvest Seaworms* – expires on December 31 of each year.	<a href="#">Seaworms</a>
Public Guide	<a href="#">Public Guide</a>

\* Must be renewed annually.

## Salem Police Department Licensing and Services Division

95 Margin Street

978-744-0171

Officer Roberson Troncoso, [rtroncoso@salempd.net](mailto:rtroncoso@salempd.net)

<https://www.salemma.gov/salem-police-department/licensing-services>



**Vehicles for Hire** - Applications for Vehicles For Hire (taxis, limousines, trolleys, pedicabs, etc.) can be found here: [Vehicle for Hire licenses](#). You can also obtain an application at the Records Department Window in the lobby of the Police Station during regular business hours.

Vehicle for Hire licenses expire on December 31 each year and must be renewed per annum.

Check with the following departments during your application process.

**City Clerk** – The completed form must be turned into the City Clerk’s Office at 93 Washington Street, Room 3 with a \$20 non-refundable application fee.

**Collectors Office** – Any outstanding parking violations, excise taxes, real estate liens, etc. must be vacated at the Collectors Office at 93 Washington Street, Room 4 before the application can proceed.

**Salem Police Department** – Bring the completed form and a recent 2-inch by 2-inch photo to the Salem Police Department at 95 Margin Street on any Monday from **6 pm to 9 pm only**. You will be interviewed by the Traffic Officer and, if your application is approved, you will be issued a Temporary Operator’s License.

The application is then sent to the City Council for final approval. If approved, the Traffic Officer will contact you to issue the Vehicle for Hire operator’s license.



### Helpful Hint

No Vehicle for Hire licenses are issued during the month of November. Plan accordingly.



## Conservation Commission

98 Washington Street, 2<sup>nd</sup> Floor

Salem, MA 01970

978-619-5685

Kate Kennedy, Conservation Agent, [kkennedy@salem.com](mailto:kkennedy@salem.com)

<https://www.salemma.gov/conservation-commission>



The Conservation Commission is responsible for protecting Salem's coast and inland wetland resource areas through the implementation of the Massachusetts Wetlands Protection Act (WPA) and the City of Salem's Wetlands Ordinance. The Commission regulates and monitors projects and activities that may impact wetlands or bodies of water. The Conservation Commission also works to preserve open spaces and wildlife habitats as well as investigate reported construction violations and the destruction of wetlands.

Conservation Commission review is required when the project will alter (including any construction), dredge, fill or remove land within 100' of a resource area. If your business will be going into an existing storefront or building, it is unlikely that this will trigger Conservation Commission review.



### Helpful Hint

If you need financing to start or expand your business, you may need to determine if the property your business is located in is in a flood zone, thus requiring flood insurance. View Flood Maps here: [Flood Maps](#).

## Fire Prevention

29 Fort Avenue, Salem, MA 01970

978-745-7777

Peter Schaublin, Fire Marshall, [pschaeublin@salem.com](mailto:pschaeublin@salem.com)

<https://www.salemma.gov/fire-department/pages/fire-prevention-permits-inspections>



Fire Prevention is responsible for several permits, inspections and signature authorities for Certificates of Inspection and Occupancy including:

Smoke & CO Alarm Inspection for the Transfer of Real Estate

Pre-Demolition Permit

Underground Storage Tank Removal

Service Station/Repair Garage Permitting	Explosive, Fireworks, Model Rocketry, Cannon
Fire Alarm System Shut Down Permit	Mortar, Storage of Ammunition and Arms
Sprinkler/Suppression System Shut Down Permit	Truss Construction Panel
Form 1 (Oil Burner Installation, Above Ground Storage Tank Install or Removal)	Life Safety Plan Review (Sprinkler/Fire Alarm/Hood Suppression/etc.)
Flammable/Combustible Materials Permit	21E Site Assessment Archive Request
Hot Works Permit	

Fire Prevention permit applications can be found here: [Fire Prevention Permits](#).

Business owners are encouraged to consult with Fire Prevention early and often during the process of opening or expanding your business.

Some permits and inspections are Annual Renewables and must be renewed every year. Other permits and inspections are issued once per project and do not require renewal. Please see the [Permitting Checklist](#) in the Appendix for details.

## Health Department

98 Washington Street, 3<sup>rd</sup> Floor, Salem, MA 01970  
978-619-5654

David Greenbaum, Health Agent, [dgreenbaum@salem.com](mailto:dgreenbaum@salem.com)  
<https://www.salemma.gov/health>



The Salem Health Department delivers public health services to residents, businesses, and visitors to benefit the culturally diverse population of the City of Salem. As part of their role, the Health Department is responsible for enforcing the state rule and regulations regarding various business establishments to preserve public health. The Health Department can help you determine what permits are required for your type of business.

Health Department permit applications can be found here: [Health Department Permits](#).

Examples of permitting required through the Health Department include:

Burial or Removal of Deceased	Plan Reviews (New Business & New Retail Owner)
Body Art Establishment	
Body Art Practitioner	Retail Food
Catering	Suntan Establishments

Day Camps	Swimming Pool (public or semi-public)
Disposal Work Installers	Temporary Food
Exterior Paint Removal/Abrasive Blasting	Title V (Septic System) Review
Food Service Establishments	Tobacco Vendors
Frozen Desserts	Well Application
Mobile Food	Title V (Septic System) Review
Offensive Substances Transportation	

### **Health Department – Food Permitting**

The process for food permitting is two-fold: Plan Review and Food Establishment Permit Inspection.



#### **Part 1: Plan Review ([Plan Review Application](#))**

1. Schedule a meeting with Health Agent to discuss proposal and requirements for licensure.
2. Schedule a site visit. The site visit allows the applicant to describe their plans for the location and the Board of Health to provide information on work required to ensure the facility meets compliance for licensure. Because the Public Health codes change, facility upgrades may be necessary even if you are going to conduct a similar type of business as previously existed at the location.
3. Submit Plan Review Application Submittal – Plans must be submitted 30 days prior to the start of construction, and shall include:
  - a. Application Form
  - b. Professionally drawn plans that must show:
    - i. Site plan and floor plan
    - ii. Elevation and wall/floor joint details
    - iii. Lighting, plumbing/drainage details
    - iv. Lighting schedule and surface finish schedule
  - c. Specification sheets for all equipment and surfaces
  - d. Menu
  - e. Application Fee

#### **Part 2: Food Establishment Permit Inspection ([Food Establishment Permit Application](#))**

To ensure that your food establishment is inspected and permitted to meet your projected opening date, please contact the Health Department **one week prior** to your proposed opening date to schedule an inspection.\*

You must have the following documents in-hand in order to schedule the inspection:

- a. Food Establishment Permit ([Click Here](#))

- b. Certified Food Manager Certificate (for establishments that sell anything other than prepackaged food)
- c. Allergen Awareness Certificate
- d. Workers' Compensation Insurance Affidavit
- e. Pest Control Contract
- f. Trash Disposal Contract
- g. Grease Disposal Contract
- h. Choke Save Training Certificate (if establishment has 25 or more seats)
- i. Lab Results (if you prepare frozen desserts)
- j. Variance Requests with supporting documentation

\* The food establishment permit inspection should be scheduled after other departments (except the Building Department) have completed their inspections.

Once the inspection is completed and the facility has met the requirements for their Food Establishment Permit, the inspector will sign the building card for the occupancy permit. They will also advise the Licensing Department that they have completed their inspection so they can issue the Common Victualler permit (if needed). After the Building Department has issued the Certificate of Occupancy, the Food Establishment Permit will be issued, at which time you may begin operating.

### **Health Department – Sick Employees**

If you or one of your employees is sick with a communicable disease that may be passed to another, please contact the Public Health Nurse at 978-619-5654.



### **Historical Commission**

98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970 978-619-5685

Patti Kelleher, Preservation Planner, [pkelleher@salem.com](mailto:pkelleher@salem.com)

<https://www.salem.ma.gov/historical-commission>



*Historic Chestnut Street, photo by Jim McAllister*

The Salem [Historical Commission](https://www.salem.ma.gov/historical-commission), whose staff is located within the Department of Planning and Community Development, is responsible for the review and approval of all proposed exterior work to properties located within Salem's local historic districts in order to preserve the City's unique historic character. The Commission is also responsible for reviewing the demolition of structures 50 years or older in the City.

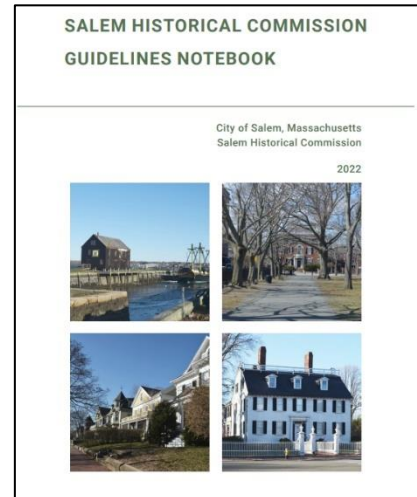
### **How do I know if my business is in a Historic District?**

To determine whether your business location resides in one of the four historic districts in Salem, please consult the [Historic Districts Map](#) or call the Department of Planning and Community Development to speak with the Preservation Planner.

As a business owner, you are required to obtain Historical Commission approval for work proposed to the exterior of the building that is located in a Local Historic District, including, but not limited to signage, roofing, siding, decks, mechanical equipment, handicapped accessibility, fences, storefronts, windows, and doors.

The application you are likely to need is a Certificate of Appropriateness, which is issued for any exterior alterations (including partial or full demolition and including new construction). Alterations include changes in color, material, design, location, and outward appearance of structures. See application here: [Application](#).

All Commission meetings are open to the public. The Commission must decide within 60 days from the date it receives the application unless the applicant waives that requirement in writing.



### **Where can I get more information or assistance on appropriate signage and exterior alterations?**

The [Salem Historical Commission Guidelines](#) are an excellent resource. These guidelines provide examples of what is historically appropriate (or inappropriate) for Salem's neighborhoods and will help you understand what changes are likely or unlikely to be approved.



#### **Helpful Hint**

The Department of Planning and Community Development has [Commercial Design Guidelines](#) to help smooth the process through many of the permitting boards and commissions.

## **Inspectional Services Department**

98 Washington Street, 2<sup>nd</sup> Floor

Salem, MA 01970

978-619-5642

Stavroula Orfanos, Acting Building Commissioner, [sorfanos@salem.com](mailto:sorfanos@salem.com)

<https://www.salemma.gov/inspectional-services-building-department-public-property>

The Inspectional Services (Building & Public Property) Department is responsible for building and zoning issues, conducting inspections, enforcement actions on construction projects, and maintaining public properties in its charge. In addition to taking appointments, the Building Commissioner and Inspectors hold the following office hours:

Monday-Wednesday: 8 am– 9:30 am and 12 noon–1 pm

Thursday: 8 am– 9:30 am, 12 noon–1 pm, and 5 pm–7 pm

Fridays from 8 am-9 am



**Zoning Enforcement** – The Zoning Enforcement Officer ensures compliance throughout the City with the numerous Zoning Regulations and Ordinances, as well as the interpretation and explanation of the same to the members of the community. The Zoning Officer is also tasked with determining the allowable uses for the City’s properties based on the Zoning Ordinance and Building Code.

**Building Office** – Comprised of the Building Commissioner, two Assistant Building Inspectors, a Plumbing and Gas Inspector, a Weights and Measure Inspector, as well as two Clerks, the Building Office takes in all Building, Plumbing, and Gas Permit Applications, reviews all plans and application packages, and issues the Granting or Denial of these applications for a permit. The Building Office also conducts all required inspections pertaining to the same, and where applicable, the granting of Certificates of Inspection and/or Certificates of Occupancy.

**Public Properties** - responsible for City Hall and City Hall Annex as well as properties acquired through enforcement actions, such as tax seizures, abandoned properties, or structures deemed unsafe by accident or neglect.

**Building Code** – A legal document that protects public health and welfare by reducing potential construction hazards and costs, providing construction standards, and contributing to community well-being. The Massachusetts Building Code can be found here: [Building Code](#).

**Building Permit** - issued to the person or entity responsible for supervising critical aspects of construction (i.e. architect, engineer, contractor) who is licensed for work on commercial properties.



**Helpful Hint**

If the licensed supervisor designated on the permit application leaves the project before completion, construction must cease, and the Building Department must be notified immediately. A new licensed supervisor needs to be designated before construction work can continue.

**When is a Building Permit not required?**

- One-story detached accessory building used as a tool/storage shed, playhouse or similar use if the floor does not exceed 120 sq-ft.
- Fences, 6-feet tall or less
- Retaining walls that are not a threat to public safety, health, or welfare and retain less than 4 feet of unbalanced fill (subject to review by a Building official).
- Ordinary repairs as defined by the Massachusetts Building Code. These do not include removing any wall, partition, or a portion thereof, removal or cutting of any beam, column or other load-bearing support, removal or change of any required means of egress, or rearrangement of parts of a structure affecting egress requirements. Also not included are additions to, alterations of, or replacement/relocation of any standpipe, water supply, mechanical system, fire protection system, energy conservation system or other work affecting public health or general safety.

Visit [Inspectional Services Permits](#) for the list of building permits available.



**Helpful Hint**

After the Building Permit work is complete, you must request the final inspection and, if appropriate, receive a Certificate of Occupancy from the Building Department. Whether you are opening a new business or renovating your current space, a Certificate of Occupancy is required from the Building Department to occupy a building.



## **Licensing Board**

93 Washington Street, 2<sup>nd</sup> Floor, Room 8, Salem, MA 01970

978-745-9595 x41504

Melissa Ramos Mojica, Clerk of the Board, [mpagliaro@salem.com](mailto:mpagliaro@salem.com)

<https://www.salemma.gov/licensing>

The [Licensing Board](#) is responsible for the licensing and regulation of businesses and events. The Licensing Board Clerk can best answer questions about licenses offered.



### **What do I need a license for?**

The Licensing Board provides licenses for the following commercial uses:

Auto dealer	Lodging House, Hotel, Inn, or Bed and Breakfast Establishments
Automatic Amusement	Street Performer
Common Victuallers (i.e., those involved with cooking, serving, or preparing food)	Street Vendors, Hawkers, and Peddlers
Entertainment	Outdoor cafes
Sale of Alcoholic Beverages (both seasonal, year-round, and one-day licenses)	Seasonal or Halloween Vendors
Fortunetelling (both individual and storefront)	

### **What is the process for obtaining a license through the Licensing Board?**

1. Consult with the Licensing Board Clerk. The Clerk can talk to you about the requirements of the Board and any of the permits you may need prior to opening.
2. Application. You will need to submit your complete application packet, with all the necessary sign offs from city departments and the required fee. As the applicant, you are responsible for the costs of advertising in the local paper and any required notices.

Applications for licenses can be found here: [License Applications](#)

3. Public Hearing. A public hearing will be scheduled within approximately 10 days of the submittal of a complete application packet. You, or your

representative, will be required to attend the public hearing. At the hearing, the Licensing Board will either issue or deny your license.

4. Final Approvals (liquor licenses). In the case of licenses involving alcoholic beverages, the Board must act on your application within 30 days. Within 3 days of local approval, the Board must submit your application to the Massachusetts Alcoholic Beverages Control Commission (ABCC) for review and approval. Within 7 days of receipt of ABCC approval, the Licensing Board will issue your license.

### **Liquor Licenses**

All individuals applying for a liquor license should be aware of the following information:

- Within 10 days after the receipt of an application, the applicant must publish a notice of the application in a Salem newspaper at the applicant's expense and hold a hearing on the application no sooner than 10 days after the notice appears in the newspaper.
- If the proposed premises are within 500 ft. of a church, hospital or school, a copy of the published notice must be sent, by registered mail, to any of these institutions. Applicants who are inn-holders and applicants who are located 10 or more floors above street level are not required to send these notices.
- In the case of a liquor license transfer, the former owner of the premises is still liable for the operation of the premises until a new liquor license is issued.



#### **Helpful Hint**

There is a possibility that a license may not be issued. The most common reasons why a liquor license applicant is denied at the state level are:

- If taxes are owed to the Commonwealth.
- The manager is not a citizen.
- The directors are not citizens.
- The City's quota of liquor licenses is full.
- Incomplete forms are submitted and/or fees were not paid.
- Supplemental information was not provided.

### **Can I obtain a seasonal liquor license?**

Yes, you can obtain a seasonal liquor license. The season runs from April 1 to January 15. The process to obtain the license is the same as obtaining a regular liquor license.

### **Can I get a special liquor license for an event in my store?**

Yes, you can obtain a one-day liquor license for an event, such as a wine-tasting, in your store. In fact, a Special Alcoholic Beverage License is required for any activity at which alcoholic beverages are served. A License may be issued to the responsible manager of any activity or enterprise for wine and malt beverages only. A Police Officer is required to be at all activities where alcoholic beverages are served and the cost of obtaining the officer is the responsibility of the applicant. Applications can be obtained by the Licensing Board Clerk.

### **Can I sell items outside of my store?**

The Licensing Board does allow merchants to sell items outside of their store, as long as the display is not blocking a public way and they obtain the proper approval from the Board. Those interested in selling items outside of their store should apply online for an Extension of Premise for Outdoor Retail [here](#).



#### **Helpful Hint**

Did you know that an Entertainment License is needed if you plan to play a radio in your restaurant and certain other businesses? Click here to find the application:

[Amusement/Entertainment License Application](#)

## **Planning Board**

98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970  
978-619-5685

Amanda Chiancola, Deputy Director of Planning, [achiancola@salem.com](mailto:achiancola@salem.com)  
<https://www.salemma.gov/planning-board>



Brix, Image provided by City of Salem

The Salem Planning Board is responsible for long range community/master planning, implementation of the Subdivision Control Act in conformance with the City of Salem Subdivision Regulations, and the issuance of Special Permits for Wetlands and Flood Hazard District projects, Cluster Developments, Planned Unit Developments (PUDs), Wireless Communications facilities, North River Canal Corridor District Special Permits, Business Park Development Special Permits and Site Plan Review. The Board meets regularly on the first and third Thursday of each month. All

Planning Board applications can be found here: [Planning Board Applications](#).

As a business owner, you are not likely to need Planning Board review unless you need to construct or redevelop a property on which to locate your business. If your business will be going into an existing storefront or building, it is unlikely that you will need a permit from the Planning Board.

## **Planning and Community Development**

98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970

978-619-5685

<https://www.salemma.gov/planning-and-community-development>

The Department of Planning and Community Development (DPCD) is responsible for a wide range of activities and duties, including economic development, land use planning, affordable housing, transportation projects, historic preservation, open space conservation, and neighborhood improvement projects. DPCD coordinates the City's efforts with state agencies and the regional planning commission, and it oversees the operation of the Planning Board, Conservation Commission, Historical Commission, Zoning Board of Appeals, Port Authority, Harbor Plan Implementation Committee, Artist's Row, Old Town Hall, Salem Redevelopment Authority, and Design Review Board. As DPCD staffs several boards that might affect your project, you should refer to those sections for more information about the Boards and their review process. DPCD also is your first stop for obtaining a sign permit and provides financial resources to help your business.



Artists' Row, Photo by City of Salem

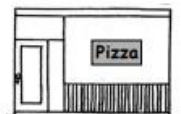
## **Sign Permits**

Please see the City of Salem [Sign Ordinance](#) for guidance in your application process.

[Sign Permit Applications](#) are reviewed through DPCD, and the permit is issued through Inspectional Services. The process for obtaining a permit varies slightly depending on where you are in the city (i.e. entrance corridor, historic district, downtown, etc.). Your first steps are to contact DPCD, determine if your sign permit application will need additional approval from another board or commission (SRA/DRB/Historical Commission) and view the [Sign Permit Worksheet](#) and [Sign Permit FAQ](#).

The [Design Guidelines](#) manual can provide further guidance. The SRA has its own guidelines for signs in the Urban Renewal Areas, see the Sign Manual here: [SRA Sign Manual](#).

All permanent signs that can be viewed from the public way require a sign permit. This includes vinyl graphics applied to windows that are visible from the public way. Temporary signs do not require a sign permit; however, they can only be displayed for 14 days and must be hung inside the window, taking up a maximum of 30% of the window. In the Urban Renewal Area, all window signage, including temporary window signs may cover a maximum of 20% of the window glass.



After DPCD signs off on the application, it will be forwarded to the Inspectional Services Department. The Inspectional Services Director will verify that it meets the Sign Ordinance and the Zoning Ordinance. If all requirements are met, the Inspectional Services Department will issue you a sign permit. You must have a sign permit in hand to install your sign.

It can take up to 3 months to obtain a sign permit depending on the location and how complete your application is upon submittal. Talk to DPCD early in your business planning process to ensure your sign is installed in time for your opening.



#### **Helpful Hint**

Want to open a storefront, but aren't exactly sure of the viability of your concept? Check out the City's [Artists' Row](#) incubator space. Artists' Row contains a restaurant, and public restrooms, as well as four arts "stalls". As a seasonal program, managed by the City, artists and artisans are invited through a Request for Proposal process to utilize the stalls as an opportunity to build their audience and/or business while engaging with residents and Salem visitors. For more information on Artists' Row and tenant selection, contact Julie Barry, Senior Planner for Arts and Culture at [jbarry@salem.com](mailto:jbarry@salem.com) or 978-619-5685.

### **Salem Redevelopment Authority (SRA) Design Review Board (DRB)**

98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970  
978-619-5685

Kate Newhall-Smith, Principal Planner, [knewhallsmith@salem.com](mailto:knewhallsmith@salem.com)  
<https://www.salemma.gov/salem-redevelopment-authority>  
<https://www.salemma.gov/design-review-board>

The Salem Redevelopment Authority (SRA) and its Design Review Board (DRB) were created in 1962 to help the redevelopment of downtown Salem and help preserve its unique character. Over the past four decades, the SRA has made significant contributions to the revitalization of the Central Business District in downtown Salem. Critical to this success is its commitment to preserving the social fabric and architectural heritage of the City. The SRA and DRB meet monthly, with the SRA meeting the second Wednesday of each month and the DRB meeting the fourth Wednesday of each month.

#### **When do I need SRA approval?**

Check the map to see if your business property falls within the downtown renewal area: [Downtown Renewal Area](#).

The SRA requires that all changes to the exterior of a structure and any changes to signage on properties located within the Urban Renewal Areas undergo design review. The SRA utilizes their [Downtown Renewal Plan](#) in the design review. The [Design Guidelines](#) are intended to supplement the design frameworks established by the Downtown Renewal Plan and the SRA staff are available to help you as you put together your application. For buildings that are older than 50 years, the SRA and the DRB will consult with the [SHC Guidelines](#) for design guidance.



Historic Superior Court located in the Urban Renewal Area, photo by Aaron Usher

The SRA has several permit applications:

### **Small Project Review**

Projects that involve minor repairs or renovations, are considered “Small Projects”. SRA staff can help you determine if your project falls under this review. A checklist of submittal requirements for Small Projects Review is available on the [SRA web page](#).

### **Sign Permits in the Urban Renewal Area**

All signs proposed for the Urban Renewal Areas are required to undergo review by the DRB with a sign-off by the SRA’s Executive Director prior to Building Department review and issuance of a sign permit for installation. Please see the [SRA Sign Manual](#) for details on how to successfully get a sign permit through the SRA and DRB.

A-Frame signs also require permitting. See the SRA’s [Guidelines for A-frame signs](#)



### **Helpful Hint**

Applicants should note that it may take up to 3 months before a permit will be granted from the time the application is submitted to the DRB. Every effort will be made to expedite complete applications.

### **Outdoor Dining Permits**

The outdoor dining permit process may take up to 2-3 months for approval. The review takes the following steps:

1. The applicant will have to present the application to the SRA. This initial review is to determine if the outdoor dining area can fit in the space proposed and will not impede on a public way.
2. If the SRA approves the concept, they will then forward it to the Design Review Board (DRB) for detailed review on the design of the outdoor dining area including the design of the tables and chairs, chain or fencing around the cafe and other accessories such as umbrellas and lighting.
3. When the DRB finalizes a recommendation, it will then come back to the SRA for final approval.

Please contact the Principal Economic Development Planner in the Department of Planning and Community Development with inquiries.

## **Weights and Measures**

98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970

978-619-5619

John Doyle, Sealer of Weights and Measures, [jdoyle@salem.com](mailto:jdoyle@salem.com)

<https://www.salemma.gov/weights-measures>



Weights and Measures enforces the law pertaining to weighing and measuring devices to protect the interests of both buyers and sellers. Most devices are tested annually. A seal is usually put on to show that the equipment has been tested and found accurate. In Massachusetts, the color of the seal is either green or red, changing from odd year to even year.

The Sealer of Weights and Measures follows state standards to inspect large and small scales, meters, scanning equipment (such as those used in grocery stores), as well as gasoline stations, to name a few. For more information, please refer to the [Weights and Measures](#) webpage on the city website.

## **Zoning Board of Appeals (ZBA)**

98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970

978-619-5642/978-619-5685

Stavroula Orfanos, Acting Zoning Enforcement Officer,

[sorfanos@salem.com](mailto:sorfanos@salem.com)

Dan Laroe, Staff Planner, [dlaroe@salem.com](mailto:dlaroe@salem.com)

<https://www.salemma.gov/zoning-board-appeals>



Board of Appeals

The Zoning Board of Appeals (ZBA) has the authority to grant “Special Permits” for specific uses and “variances” or waivers to the Zoning Ordinance for certain hardships and conditions, while protecting and preserving the general purpose and intent of the Zoning Ordinance. Check out Salem’s Zoning Ordinance before applying: [Zoning Ordinance](#).

As a business owner, you are not likely to need Zoning Board review unless you need to construct or redevelop a property on which to locate your business (including building expansions) or if your business is going into a building on a property that is not zoned to allow for your business. If you have a question about whether your business is allowed to operate on a specific property or neighborhood, consult the Zoning Enforcement Officer at 978-619-5642.



### **Helpful Hint**

Certain uses are only allowed in certain zones of the city if a Special Permit is granted by the ZBA. For example, if a business owner wanted to open a veterinary clinic in a B-4 zoning district for wholesale or automotive uses, they would need to go before the ZBA to petition for a Special Permit. The ZBA has the authority to place conditions on any Special Permit granted. [ZBA application](#).



The ZBA cannot change the zoning or the allowed use of a property. Only the City Council has the authority to rezone a property.

## State and Federal Contacts

The following list contains contact information for state and federal agencies that you may need to successfully start your business in Salem. All information is current as of Spring 2023.

### Massachusetts Alcoholic Beverages Control Commission (ABCC)

95 4<sup>th</sup> Street, Suite 3, Chelsea, MA 02150  
617-727-3040

<https://www.mass.gov/orgs/alcoholic-beverages-control-commission>



The [ABCC](#) is an agency under the Massachusetts State Treasury. The objective of ABCC is to provide uniform control over the sale, transportation, possession, purchasing, and manufacturing of alcoholic beverages in the state. They work with companies in the alcoholic beverage industry and municipal licensing authorities to provide licenses, enforce legislation and regulations, and resolve license issues.

### Massachusetts Department of Environmental Protection (MassDEP)

205B Lowell Street, Wilmington, MA 01887  
978-694-3200

<https://www.mass.gov/orgs/massachusetts-department-of-environmental-protection>



MassDEP works to ensure clean air and water, the safe management of toxic and hazards, the recycling of solid and hazardous wastes, the timely cleanup of hazardous waste sites and spills, and the preservation of wetlands and coastal resources. Depending on the nature of your business or location, the City of Salem may refer your project to DEP for further examination and approval.

### Massachusetts Department of Revenue (DOR)

100 Cambridge Street, 7<sup>th</sup> floor, Boston, MA 02114  
617-626-2600

<https://www.mass.gov/orgs/massachusetts-department-of-revenue>



If you will be selling products or services for which sales tax must be collected, you will need to apply for a Massachusetts Sales Tax Vendor Number and a Sales and Use Tax Registration Certificate from [DOR](#). Certain businesses may also be required to pay Trustee and/or Excise Taxes. Also, most businesses are required to pay some amount of Income Tax.

DOR has compiled a page of references for your [Employer Tax Obligations](#), which provides specific information on a variety of state tax issues. DOR also offers [Small Business Workshops](#) designed modules on their website to walk you through the tax issues.

### **Massachusetts Division of Marine Fisheries**

251 Causeway Street, Suite 400, Boston, MA 01970  
617-626-1500

<https://www.mass.gov/orgs/division-of-marine-fisheries>

The Division of Marine Fisheries manages the state's commercial and recreational saltwater fisheries, and oversees other services that support the marine environment and fishing communities. If you will operate a commercial fishing business, you should contact the [Division of Marine Fisheries](#).



Salem's harbor, photo by AECOM and Crowley

### **Massachusetts Division of Occupational Licensure**



1000 Washington Street, Suite 700, Boston, MA 02118  
617-701-8600

[Division of Occupational Licensure](#)

The Division of Occupational Licensure (DOL), through its boards and offices, licenses and regulates more than 580,000 individuals, businesses, and schools to engage in over 150 trades and professions in Massachusetts.

### **Massachusetts Office of Consumer Affairs and Business Regulation**

501 Boylston Street, Suite 5100, Boston, MA 02118  
617-973-8787

<https://www.mass.gov/orgs/office-of-consumer-affairs-and-business-regulation>



The Office of Consumer Affairs and Business Regulation protects consumers through advocacy, education and ensuring fair, honest business practices among companies and licensees within its jurisdiction.

### **Massachusetts Secretary of the Commonwealth, Corporations Division**

1 Ashburton Place, 17<sup>th</sup> Floor, Boston, MA 02108  
617-727-9640

<https://www.sec.state.ma.us/divisions/corporations/corporations.htm>



The Corporations Division is responsible for filings related to all for profit and nonprofit corporations organized in Massachusetts as well as those out-of-state corporations doing business in Massachusetts that have registered with the division.

## **United States Army Corps of Engineers, New England**



696 Virginia Road, Concord, MA 01742

978-318-8580

<http://www.nae.usace.army.mil/>

The Corps has authority over construction or placement of structures, dredging, and dredged material disposal in the waters of the United States for any project in or affecting the waters of the U.S. These projects must comply with the conditions of the Massachusetts Programmatic General Permit (PGP) or, in the case of larger projects, the conditions of an Individual Permit. The Corps' involvement sometimes parallels review from the Conservation Commission.

## **United States Coast Guard Prevention Division**

408 Atlantic Avenue, #5, Boston, MA 02110

617-223-8600

<https://www.atlanticarea.uscg.mil/Our-Organization/District-1/>



The Marine Safety Division protects public health and safety, the environment, national security, and U.S. economic interests by ensuring coordinated, integrated, efficient and effective response to minimize the consequences of pollution incidents, maritime contingencies, and incidents of national security. If you will operate a passenger ship in Salem, you need to contact the U.S. Coast Guard for approval.

## **United States Internal Revenue Service (IRS)**

JFK Federal Building, 15 Sudbury Street, Boston, MA 02203

844-545-5640

<https://www.irs.gov/>



Among other duties, the IRS provides Federal Tax or Employee Identification Numbers (EINs) to identify a business. Business owners may not transfer EINs if he or she sells or otherwise transfers their business, and the new business owner and operator may not use your EIN.

Tax information for starting a business can be found by going to

<https://www.irs.gov/businesses/small-businesses-self-employed/starting-a-business>. The following IRS tax publications may be useful:

- Sole proprietor: [#334 "Tax Guide for Small Business"](#)
- Partnership: [#541 "Partnerships"](#)

## Additional Considerations

This section identifies the extraneous things sometimes forgotten when setting up a business. All information is current as of Spring 2023.

### Tax Identification Numbers



For a federal tax identification number, please use the following link to fill out the form and have your EIN emailed to you [IRS EIN application](#).

### Trash Collection

The Department of Public Services Trash Recycling Division is the municipal contact for questions regarding trash collection throughout the City. Any commercial establishment which utilizes municipal collection of solid waste and recycling shall be charged a monthly fee of \$30 per month. There is a maximum of 8 bags or containers per business. A private operator, contracted through the City performs curbside collection throughout the week. Contact the Department of Public Services Trash Recycling Division for a schedule of your pick-up day and time.



Department of Public Services Trash Recycling Division  
98 Washington Street, 2<sup>nd</sup> Floor; 978-619-5673  
Rayleen McGrath, [rmcgrath@salem.com](mailto:rmcgrath@salem.com)  
<https://www.salemma.gov/recycling-and-trash>

### Water and Sewer

Department of Public Services  
5 Jefferson Avenue; 978-744-3302  
Brooke Coleman, [bcoleman@salem.com](mailto:bcoleman@salem.com)  
<https://www.salemma.gov/public-services>



The Department of Public Services will connect water or sewer to your business for a fee.

### Property Taxes

If you need information regarding the assessment of your property, you should contact the City's Assessor's Office.



Assessor's Office  
93 Washington Street; 978-619-5608  
Gloria Felix, [gfelix@salem.com](mailto:gfelix@salem.com)  
<https://www.salemma.gov/assessors>



## Tax Collection

If you need information regarding collection of your taxes, you should contact the Collector's Office.

Collector's Office

93 Washington St., Room 4; 978-619-5621

Bonnie Celi, [bceli@salem.com](mailto:bceli@salem.com)

<https://www.salemma.gov/collectors-office>

## Transportation for Profit

### For Businesses that are Tow Companies and Household Movers



Massachusetts Department of Public Utilities, Transportation Oversight Division

1 South Station, 5<sup>th</sup> Floor, Boston, MA 02110

617-305-3500

<https://www.mass.gov/orgs/transportation-oversight-division>

### For Taxi businesses:

*Taxi service to Logan Airport require additional permitting through Massport*



Salem Police Department Licensing and Services Division

95 Margin Street

978-744-0171

[rtruncoso@salempd.net](mailto:rtruncoso@salempd.net)

<https://www.salemma.gov/salem-police-department/licensing-services>

### Massport

Manager of Ground Transportation



1 Harborside Dr., Suite 200S, E. Boston, MA 02128

617-428-2800

<https://www.massport.com/massport/business/forms-procedures/>

## Bidding on Municipal Contracts

Purchasing Department

93 Washington Street, 3<sup>rd</sup> Floor

978-619-5695

Anthony Delaney, [adelaney@salem.com](mailto:adelaney@salem.com)

<https://www.salemma.gov/purchasing>



Purchasing is a service department responsible for contracting all goods and services to support the City. If you're interested in doing business with the city, please talk to the Purchasing Agent.

Please note that if you are contracted for a project that is funded with federal funds, you will need to obtain a Unique Entity ID (UEI). This can take 3 months or more to obtain. Start at [www.sam.gov](https://www.sam.gov).

## **Electrical Service**

National Grid

1-800-322-3223

<https://www.nationalgridus.com/MA-Business>

You should contact National Grid to request new service, to reconnect or disconnect service, to obtain your account balance, and payment history, to make changes to your account information, to change your account information, to report a power outage, to discuss credit and collection issues.

## **Gas Service**

National Grid

1-800-233-5325

<https://www.nationalgridus.com/ma-gas-business>

You should contact National Grid to request new service, to reconnect or disconnect service, to obtain your account balance, and payment history, to make changes to your account information, to change your account information, to report a power outage, to discuss credit and collection issues.

## Financial and Technical Assistance

This section identifies funding and technical assistance opportunities for both new and existing business owners.

### Local Agencies

Salem enjoys a reputation as the heart of Boston's North Shore. Regional and state offices responsible for business assistance are located right in your backyard. The following agencies are located within Salem and are ready to help you as you move toward your business goals.

### City of Salem



The City of Salem, through the [Department of Planning and Community Development \(DPCD\)](#), provides support to business owners by providing financial resources to expand and grow their business. In addition, DPCD is available to help business and property owners navigate the City's permitting process and refer them to the wealth of technical assistance agencies located in Salem.

You can also find more information at the city's business support website: [www.salemforbusiness.com](http://www.salemforbusiness.com).

#### Small Business Loan Program

[Small Business Loan Program](#) works to expand financing opportunities for local entrepreneurs, while creating jobs and revitalizing the city's downtown and eligible neighborhoods. The program provides low-interest loans to qualified entrepreneurs to cover the gap between the amount of financing needed for an economic development project and the amount that conventional lenders can finance. Funds are available for acquisition, construction, or rehabilitation of real property and for financing related to the purchase of equipment, fixtures, inventory, leasehold improvements and working capital. Terms and conditions vary.



#### Storefront Improvement Program

This program is designed to encourage private investment and reinvestment by new and existing property/business owners in [eligible districts](#). The program allows a one-to-one match for moderate to substantial exterior and/or façade improvements in the designated areas. The match from the city is up to \$2,500 for each project.

#### Tax Increment Financing (TIF) Agreements

Tax Increment Financing (TIF) Agreements are an economic development tool that gives companies an incentive to improve their property and/or expand their facilities in exchange for the City to exempt the property taxation of a portion of those improvements. In addition, the company will qualify for the State's 5% Investment Tax Credit and would be exempt from personal property taxes. The company continues to pay taxes on the value of the property prior to the improvements (the "base" tax bill). The program aims to create new, permanent full-time jobs for residents of Massachusetts. Typically projects that qualify for this program will achieve one or more of the following goals: improve the appearance of a blighted property, add to the local tax base, return a vacant building to active use, and stimulate future investment.



For information on these programs, contact Kate Newhall-Smith at 978-619-5695 or [knewhallsmith@salem.com](mailto:knewhallsmith@salem.com)

### **Creative Collective**

265 Essex Street, #205  
978-224-8856

<https://creativecollectivema.com/>



Creative Collective is a passionate team of small businesses, creators, artists, entrepreneurs, and leaders who champion a culture of equity and belonging. The organization's focus is empowering its member businesses and communities to reach their fullest potential by providing comprehensive business support and consultancy services.

### **Destination Salem**

245 Derby Street  
800-725-3662 or 978-741-3252

<https://www.salem.org>



As the official destination marketing organization for the City of Salem, Destination Salem cooperatively markets Salem as one of Massachusetts' best destinations for families, couples, domestic and international travelers who are seeking an authentic New England experience, cultural enrichment, American history, fine dining, unique shopping, and fun. Destination Salem's marketing initiatives focus on the following markets: Leisure Travelers, Regional Visitors,

Group Tours, LGBTQ Visitors, International Travelers, and Cruise Passengers. The organization strategically places destination advertising and organizes cooperative advertising to reach audiences in these markets.

The organization is a nonprofit, public-private partnership funded by both the City of Salem and the businesses that invest in advertising in the annual Salem City Guide & Map and the annual Guide to Haunted Happenings.

### **Enterprise Center**

121 Loring Avenue  
978-542-7528

<https://enterprisectr.org/>



The Enterprise Center at Salem State University is both a business incubator where start-up small businesses may lease space in the Center's building and a virtual center for North Shore entrepreneurs at every stage of business development. The Center provides a supportive and nurturing environment for new and expanding enterprises whose services and development efforts benefit from and contribute to the academic, social, and cultural mission of Salem State University. Specifically, the Enterprise Center offers:

- [Free Programs](#) designed to help small business owners and employees improve their business skills

- An annual [Business Plan Competition](#) aimed at finding high growth companies and helping them find financing
- An initiative to grow the creative economy on the North Shore with a part of the center focused on [Creative Economy](#).
- [Office Space](#) for start-up as well as established companies
- Assistance to small businesses at every stage through free advice and help from the [Small Business Development Center](#), located within the Enterprise Center.

## **MassHire Northshore Workforce Board**

70 Washington Street, Suite 314

978-741-3805

<https://masshire-northshorewb.com/>



**NORTH SHORE  
WORKFORCE BOARD**

The North Shore Workforce Board (NSWB) is composed of knowledgeable and influential business and community leaders who are appointed by the Mayor of Salem on behalf of the nineteen communities that make up the North Shore region.

One Stop Services available at the North Shore Career Center for Employers include the following:

Pre-screening job applicants	Planning and/or hosting job fairs
Placement services	
Listing of job openings on America's Job Bank	Access to recent training graduates
Access to economic data and labor market information	Information on employment tax credits
Information about various training vendors and programs	Access to financial support for training programs
Customized recruitment fairs, either on-site at the company or at the Career Center	Information on various employment laws and regulations
Information on how to access other company-support initiatives, such as small business loans, relocation support, and related programs	

## **North Shore Alliance for Economic Development**

121 Loring Avenue

978-744-4430

<https://northshorealliance.org>



The North Shore Alliance for Economic Development serves as a regional convener and catalyst to make things happen. It brings regional leaders from 30 communities together to explore and take action on economic development issues that can help grow the region, including those that advance the Commonwealth as a whole. The Alliance provides small business technical assistance and offers educational programs including Small Business Clinics. The Alliance has shared resource and policy information from federal, state, and local governments and other private sources to assist businesses and policy makers alike.

## **North Shore Community Development Coalition (NSCDC)**

96 Lafayette Street

978-745-8071

<http://northshorecdc.org/>



The North Shore CDC is a non-profit agency that offers training and technical assistance to both start-up and existing small businesses through its [Small Business Technical Assistance Program](#). The Small Business Technical Assistance Program provides free one-on-one consulting and technical assistance services, with a focus on immigrant, women, and minority-owned businesses. They offer technical assistance in marketing, financial analysis, customer analysis, digitization, funding resources, time management, and much more. These services also include industry-specific workshops, trainings, and focus groups.

### **Incubator Retail Space**

The Incubator Space (104 Lafayette Street, Salem) is intended to help e-commerce businesses and start-ups to test out physical retail space by providing a free, short-term lease. The business receives support from the small business team on marketing, product placement, financial management, technology, and more.

### **Additional Services**

- One-on-One Consultation
- Business & Services Planning
- Marketing Support & Planning
- Technology Assessment
- Financial Analysis
- Customer Analysis
- E-commerce to Physical Space Assessment
- Testing the feasibility of a new business or direction
- Assistance with applying for loans, grants, special financial assistance programs
- Small Business Spotlight
- Industry Specific Workshops, Focus Groups & Community Outreach
- Resources for employees

## **Salem Chamber of Commerce**

265 Essex Street, Suite 101

978-744-0004

<http://www.salem-chamber.org/>



The Salem Chamber of Commerce is a voice for member businesses, representing, advocating, and working to enhance the business and civic environment. With over 500 members, the Chamber is Salem's largest business organization. The Chamber offers several networking opportunities and sponsors events that promote the business community in Salem.

## **Salem Main Streets**

265 Essex Street, Suite 101

978-744-0004, ext. 15

<http://salemmainstreets.org/>



The Salem Main Streets approach is a preservation-based, volunteer-driven strategy for commercial district revitalization. Seeking to recognize, enrich and preserve the unique character of the city's neighborhood commercial districts, the Main Streets program's success is based on a comprehensive strategy of work tailored to local needs and opportunities. Business owners throughout the city

regularly comment about the initiative's assistance in getting off the ground and staying informed.

## **Resources Outside of Salem**

### **Center for Women and Enterprise (CWE)**

44 School Street, Suite 200

Boston, MA 02108

617-536-0700

<https://www.cweonline.org/About-CWE/CWE-Eastern-Massachusetts>



CWE is an inclusive economic empowerment organization focused on helping women business owners, and aspiring women entrepreneurs launch and grow their business by providing greater access to the resources, tools and support they need.

If your business is 51% women owned, managed, and controlled, you could qualify for the [Women's Business Enterprise National Council](#) (WBENC), which will give you

access to a world of corporate contracts. To fuel success for women-owned businesses, WBENC offers multiple programs and opportunities designed to support business development and growth, from pitch competitions to executive education programs.

### **Commonwealth Corporation**

2 Oliver Street, 5<sup>th</sup> Floor

Boston, MA 02109

617-727-8158

<https://commcorp.org/>



The Commonwealth Corporation is a quasi-public organization responsible for administering and delivering a wide range of public and privately funded initiatives designed to meet the labor needs of

businesses; improve current and emerging workers' skills, foster career success through lifelong learning; and retain, sustain, improve, and create job-generating businesses

### **E For All**

614 Washington Street

Lynn, MA

833-336-7255 x7203

<https://eforall.org>



Entrepreneurship for All (EforAll) is accelerating economic and social impact in communities nationwide through inclusive entrepreneurship. The organization offers both intensive business training through immersive courses and mentorship as well as opportunities to participate in pitch contests, attend virtual webinars, and offers neighborhood co-working spaces.

### **Massachusetts Alliance for Economic Development (MAED)**

101 Walnut Street  
Watertown, MA 02472  
617-924-4600

<http://www.massecon.com/>



MAED, a statewide non-profit alliance of private and public sector partners, champions Massachusetts as the best place to start, grow or locate a business. MAED provides an array of services to help your company grow including Site Finder, Information Resource, Massachusetts Ambassadors, and Industrial and Research Park Directory.

Some of the [Resources](#) offered by MAED are location services, case studies, economic research, and Ready Mass 100.

### **MassDevelopment, North Office**

370 Merrimack Street, Suite 130  
Lawrence, MA 01843  
978-459-6100

<https://www.massdevelopment.com/who-we-are/regional-teams/north>



MassDevelopment is the state's leading economic development authority. It combines a private sector business approach and a public sector mission to strengthen the state's regional and sector economies. Whether you are a manufacturer, nonprofit, small business, or real estate developer, MassDevelopment can structure a financing package that suits your needs. Utilizing a wide range of financing tools, such as development funds, tax-exempt bonds, and a variety of loan guarantee programs,

they work to strengthen communities across Massachusetts.

### **The Massachusetts Office of Business Development**

136 Blackstone Street, 5<sup>th</sup> Floor  
Boston, MA 02109  
617-973-8600

<https://www.mass.gov/orgs/massachusetts-office-of-business-development>



The Massachusetts Office of Business Development assists businesses relocating to Massachusetts as well as businesses willing to expand their current operations with specific attention being paid to jobs created, jobs retained, and capital invested.

### **Mill Cities Community Investments (MCCI)**

50 Island Street, Entry B, Suite 103  
Lawrence, MA 01840

978-258-2772

<https://mccinvest.org>

MCCI's mission is to grow the assets and wealth of historically disinvested individuals and their communities by providing a combination of robust advice, resourced networks, and capital in the Merrimack Valley and across Massachusetts. MCCI is a Community Development Financial Institution, known as CDFI. Staff will work with individuals to help them reach their financial goals by offering fair and affordable loans for their home or business.



### **The Salem Small Business Loan Fund**

The [Salem Small Business Loan Fund](#) offers small businesses loans to Salem based existing and start-up businesses that cannot currently access financing from a traditional bank or credit union lender. To qualify, businesses must demonstrate:

- The business owner(s) are 18 years of age or older
- The business is in Salem
- The community would benefit from the business project
- 20% investment into the business by the business owner
- Willingness and capability to repay the loan
- Business industries not applicable; Cannabis, Adult Entertainment, Firearms, Pyramid based, Real Estate/Stock speculation

### **North Shore Latino Business Association Inc.**

33 Sutton Street

Lynn, MA 01901

781-596-8300

<https://myslba.com/>



The North Shore Latino Business Association is the premiere small business organization in Boston's North Shore helping Latino and business owners and entrepreneurs grow. It is a relationship-driving business networking organization with a goal of mutual support to all members. The organization advocates for small business owners in front of City and State officials to help resolve conflicts, assist in compliance with regulations, and provide access to legal and business resources.

### **Service Corps of Retired Executives (SCORE), Northeast Massachusetts**

Peoples United Bank

181 Elliott Street

100L Cummings Center

Beverly, MA 01915

<https://nemassachusetts.score.org/>



The Service Corps of Retired Executives (SCORE) provides professional guidance and information, accessible to all, to maximize the success of America's existing and emerging small businesses. Local chapters provide free consulting and low-cost

workshops in their communities. Both working and retired executives and business owners donate their time and expertise as business counselors.

### **Supplier Diversity Office**

One Ashburton Place, Suite 1017A

Boston, MA 02108

617-502-8843

<https://www.mass.gov/orgs/supplier-diversity-office-sdo>



The SDO's mission is to promote diversity, equity, and inclusion in state contracting for businesses owned by minorities, women, Portuguese, veterans, service-disabled veterans, those with a disability and LGBTQIA individuals, as well as small Massachusetts businesses. The SDO certifies these businesses and manages several programs that help them enhance their marketability when

bidding on public contracts.

### **United States Small Business Administration (SBA), Massachusetts**

10 Causeway Street, Room 265

Boston, MA 02222

617-565-5590

<https://www.sba.gov>



U.S. Small Business  
Administration

The SBA is a cabinet level federal agency. Since its founding in 1953, the SBA has helped small business owners and entrepreneurs pursue the American dream. As the SBA has grown and evolved, their mission remains

the same – to help Americans start, build, and grow businesses. The SBA offers a variety of [loan programs](#), an [investor search tool](#), [disaster assistance programs](#), offers [surety bonds](#), and [grant programs](#). The organization assists businesses navigating [contracting](#) with the Federal government, and [technical assistance](#).



## How to be a Good Business Neighbor

Whether your business is an established entity that has a loyal clientele, or you are newly opened, it is important to consider what effect your business will have on your neighbors. Here are a few key elements to being a good business neighbor.

### Ribbon Cutting

What better way to let your neighbors and the community know you are here! Ribbon cuttings are scheduled through the Chamber of Commerce and provide great publicity. Ribbon cuttings can happen anytime during your first six months of opening or after a grand re-opening and are usually attended by members of the Chamber of Commerce, local elected officials, and others that may have helped you on your journey to opening your business. To schedule your Ribbon Cutting, email [info@salem-chamber.org](mailto:info@salem-chamber.org).



### Plastic Bag Ban

If you are a retail business, it is important to know that Salem has had a single use plastic bag ban since 2018. Please reference the [FAQ](#), the [City Plastic Bag Ordinance](#) or call the [Trash and Recycling Department](#) with any questions.

### Polystyrene ('Styrofoam') Ban

In recognition of the damaging effects of polystyrene packaging on public health and the environment, the City passed an ordinance prohibiting the use of foam polystyrene food and packaging containers by food service establishments and retailers. As of September 4, 2023, restaurants will no longer be allowed to use Styrofoam clamshell packaging for takeout orders or Styrofoam plates and cups for food service. Grocers may not use Styrofoam trays for packaging meats or produce. Retailers of all sizes may not stock and/or sell Styrofoam packaging such as plates or cups. Please reference the [FAQ](#), the [Sustainable Food Containers and Packaging Ordinance](#), or contact Janelle Rolke at [jrolke@salem.com](mailto:jrolke@salem.com).

### Shoveling

Sidewalk clearing after a storm is important for your customers and neighbors. Snow must be removed from your sidewalks within six hours of snow stopping or by noon the next day if in the middle of the night. There are fines for [not complying](#). Snow blowing, shoveling, or throwing snow back in the street when clearing is prohibited and subject to [fines](#).

For more details, please see the city [Snow Brochure](#)

### Solid Waste and Recycling

Trash removal will keep your business clean and your neighbors happy. There are two options for trash and recycling pickup, municipal or private. If you choose to use the city's trash and recycling pickup, you will be charged \$30.00 per month. If your business is new and not in a location previously receiving municipal trash pickup, you will need to hire private trash removal.





### **Street Sweeping Schedule**

Street sweeping is important for not only making your business and the surrounding community look great, but regular street sweeping promotes the health, safety, and preservation of the entire city. Street sweeping can prevent the presence of hazardous materials near your business, as well as homes and schools in the area. It helps keep our drains clear for better stormwater management and keeps trace metals and other hazardous materials from entering storm drains. Click [here](#) to see Salem's most current [Street Sweeping Schedule](#).

### **Prohibition on Discharges to Public Sewers**

Section [46-193](#) details the prohibition on discharging wastes and waters to any public sewers.

No person shall discharge, or cause to be discharged any of the following to any public sewers:

1. Any gasoline, benzene, naphtha, fuel oil, or other flammable or explosive liquid, solid, or gas.
2. Any waters or wastes containing toxic or poisonous soils, liquids, or gasses in sufficient quantity either singly or by interaction with other wastes, to injure or to interfere with any sewage treatment process, constitute a hazard to humans or animals, create a public nuisance or create any hazard in the receiving waters of the sewage treatment plant.
3. Any waters or wastes having a PH lower than 5.5 or having any other corrosive property capable of causing damage or hazard to structures, equipment and personnel of the sewage works.
4. Solid or viscous substances in quantities or of such size capable of causing obstruction to the flow in sewers, or other interference with the proper operation of the sewage works such as but not limited to ashes, cinders, sand, mud, straw, shavings, metal, glass, rags, feathers, tar, plastics, wood, unground garbage, whole blood, paunch manure, hair and fleshings, entrails, and paper dishes, cups, milk containers, etc., either whole or ground by garbage grinders.

### **Permitted Work Hours**

Construction work may occur between 8am and 5pm Mondays through Saturdays.

Blasting and/or chipping is prohibited on Saturdays.

All construction work is prohibited on Sundays.

## APPENDIX

The following additional information can help you on your way to starting or maintaining your business.

### Boards and Commissions Schedule



The table below shows the monthly schedule of board and commission meetings that you may need to appear before starting your business. Please check the calendar section on [the City website](#) to confirm as the schedule is subject to change. Use the individual links in the table to see application deadlines.

Month	Monday	Tuesday	Wednesday	Thursday
Week 1			<a href="#">Historical Commission</a> (6pm)	<a href="#">Planning Board</a> (6:30pm)
Week 2	<a href="#">Licensing Board</a> (6 PM)	<a href="#">Board of Health</a> (7pm)	<a href="#">SRA</a> (6pm)	
Week 3		<a href="#">Conservation Commission</a> (6:30pm)	<a href="#">Historical Commission</a> (6pm)  <a href="#">ZBA</a> (6:30pm)	<a href="#">Planning Board</a> (6:30pm)
Week 4	<a href="#">Licensing Board</a> (6 PM)		<a href="#">DRB</a> (6pm)	

### Contact Information

This is a complete list of the numerous local, state, federal and private non-local departments, offices, boards, commissions, and agencies mentioned throughout this guide.

#### City of Salem and Local Agencies

##### Assessor's Office

93 Washington Street, Salem, MA 01970  
978-619-5608  
[gfelix@salem.com](mailto:gfelix@salem.com)

##### City Clerk's Office

93 Washington Street, Room 2, Salem, MA 01970  
978-619-5611  
[isimons@salem.com](mailto:isimons@salem.com)

##### Harbormaster

51 Winter Island Road, Salem, MA 01970  
978-741-0098  
[bmchugh@salem.com](mailto:bmchugh@salem.com)

##### Health, Board of

98 Washington Street, 3<sup>rd</sup> Floor, Salem, MA 01970  
978-619-5654  
[dgreenbaum@salem.com](mailto:dgreenbaum@salem.com)

**City Council (City Clerk's office)**  
93 Washington Street, Salem, MA  
01970  
978-745-9595

**Collector's Office**  
93 Washington Street, Room 4,  
Salem, MA 01970  
978-619-5621  
[bceli@salem.com](mailto:bceli@salem.com)

**Conservation Commission**  
98 Washington Street, 2<sup>nd</sup> Floor,  
Salem, MA 01970  
978-619-5685  
[kkennedy@salem.com](mailto:kkennedy@salem.com)

**Electrical Office**  
44 Lafayette Street, 2<sup>nd</sup> Floor,  
Salem, MA 01970  
978-745-6300  
[igiardi@salem.com](mailto:igiardi@salem.com)

**Enterprise Center**  
121 Loring Avenue, Salem, MA  
01970  
978-542-7528  
[lswanson@enterprisectr.org](mailto:lswanson@enterprisectr.org)

**Fire Prevention**  
29 Fort Avenue, Salem, MA 01970  
978-745-7777  
[pschaueblin@salem.com](mailto:pschaueblin@salem.com)

**Salem Redevelopment  
Authority/Design Review Board**  
98 Washington Street, 2<sup>nd</sup> Floor,  
Salem, MA 01970  
978-619-5685  
[knewhallsmith@salem.com](mailto:knewhallsmith@salem.com)

**Salem Chamber of Commerce**  
265 Essex Street, Suite 101,  
Salem, MA 01970  
978-744-0004  
[info@salem-chamber.org](mailto:info@salem-chamber.org)

**Historical Commission**  
98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970  
978-619-5685  
[pkelleher@salem.com](mailto:pkelleher@salem.com)

**Inspectional Services and Public Property**  
98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970  
978-619-5642  
[sorfanos@salem.com](mailto:sorfanos@salem.com)

**Licensing Board**  
93 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970  
978-745-9595, ext. 41504  
[mpagliaro@salem.com](mailto:mpagliaro@salem.com)

**Planning Board**  
98 Washington Street, 2<sup>nd</sup> Floor,  
Salem, MA 01970  
978-619-5685  
[achiancola@salem.com](mailto:achiancola@salem.com)

**Planning and Community Development, Dept. of**  
98 Washington Street, 2<sup>nd</sup> Floor, Salem, MA 01970  
978-619-5685

**Police Department**  
95 Margin Street, Salem, MA 01970  
978-744-0171

**Public Works, Department of**  
5 Jefferson Avenue, Salem, MA 01970  
978-744-3302  
[bcoleman@salem.com](mailto:bcoleman@salem.com)

**Purchasing Department**  
93 Washington Street, 3<sup>rd</sup> Floor, Salem, MA 01970  
978-619-5695  
[adelaney@salem.com](mailto:adelaney@salem.com)

**Service Corps of Retired Executives (SCORE)**  
Peoples United Bank  
181 Eliot Street  
100L Cummings Center, Beverly, MA 01915

**Zoning Board of Appeals (ZBA)**  
98 Washington Street, Salem, MA 01970  
978-619-5685  
[sorfanos@salem.com](mailto:sorfanos@salem.com)  
[dlaroe@salem.com](mailto:dlaroe@salem.com)

**Salem Main Streets**

265 Essex Street, Salem, MA  
1970  
978-744-0004  
[kylie@salemmainstreets.org](mailto:kylie@salemmainstreets.org)

**State Agencies**

**Alcohol Beverage Control Commission (ABCC)**

95 4<sup>th</sup> Street, Chelsea, MA 02150  
978-727-3040

**Department of Environmental Protection**

205B Lowell Street, Wilmington, MA 01887  
978-694-3200

**Department of Revenue**

100 Cambridge Street, 7<sup>th</sup> floor, Boston, MA  
02114  
617-626-2600

**Division of Employment and Training**

70 Washington Street, Salem, MA 01970  
978-825-7200

**Division of Marine Fisheries**

251 Causeway Street, Suite 400, Boston, MA  
02114  
617-626-1500

**Division of Occupation Licensure**

1000 Washington Street, Suite 700, Boston, MA  
02118  
617-701-8600

**Office of Business Development**

136 Blackstone Street, 5<sup>th</sup> Floor, Boston, MA  
02109  
617-973-8600

**Office of Consumer Affairs & Business  
Regulation**

501 Boylston Street, Suite 5100, Boston, MA  
02118  
617-973-8787

**Internal Revenue Service**

JFK Bldg, 15 Sudbury Street, Boston, MA  
02203

**Massport**

1 Harborside Drive, Suite 200S, E. Boston, MA  
02128  
617-428-2800

**Public Utilities, Transportation Oversight  
Division**

1 South Station, 5<sup>th</sup> Floor, Boston, MA 02110  
617-305-3500

**Secretary of the Commonwealth Citizens  
Information Service**

One Ashburton Place, McCormack Bldg.  
Boston, MA 02108  
617-727-7030

**Secretary of the Commonwealth  
Corporations Division**

One Ashburton Place, 17<sup>th</sup> floor, Boston, MA  
02108  
617-727-6940

**Salem State Small Business Development  
Center**

121 Loring Avenue, Suite 310, Salem, MA  
01970  
978-542-6643

**Supplier Diversity Office**

One Ashburton Place, Suite 1017A, Boston,  
MA 01970  
617-502-8843

**Federal**

**Federal Trade Commission, Northeast Office**

National Museum of the American Indian  
1 Bowling Green, #318, New York, NY  
10004  
212-607-2829

844-545-5640

**Small Business Administration,  
Massachusetts**

10 Causeway Street, #265, Boston, MA  
02222

**United States Army Corps of Engineers, New  
England**

696 Virginia Road, Concord, MA 01742  
978-318-8580

**United States Coast Guard Prevention Division**

408 Atlantic Avenue, #5, Boston, MA 02110  
617-223-8600

**Private Non-Local**

**Center for Women and Enterprise**

24 School Street, Suite 200, Boston, MA  
02108  
617-536-0700

**Massachusetts Alliance for Economic  
Development**

101 Walnut Street, Watertown, MA 02472  
617-924-4600

**MassDevelopment**

370 Merrimack Street, Suite 130, Lawrence,  
MA 01843  
978-459-6100

## Permitting Checklist

	<u>REQUIRED</u>	<u>OBTAINED</u>	<u>FEE</u>
<b>Building Department</b>			
Building Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Certificate of Inspection (110 Form)	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$60</a>
Certificate of Inspection (304 Form)	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100</a>
Gas Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Plumbing Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Street/Sidewalk Dumpster Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
Tent Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
<b>City Clerk/Police Department</b>			
Auctioneer	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Billiard/Pool – 1 <sup>st</sup> table/each additional table	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$30/\$15</a>
Bowling Alley – 1 <sup>st</sup> alley/each additional alley	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$30/\$15</a>
Business Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
Fortunetelling, Palmistry, Card Reading License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
Fortunetelling, Individual License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Fortunetelling Store License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Fortunetelling Fair License – M-Th	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25/day</a>
Fortunetelling Fair License – F, Sat, Sun, & Federal Holidays	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50/day</a>
Fortunetelling Fair Employee/Vendor	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Junk Collector License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Junk Dealer License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100</a>
Pawnbroker License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100</a>
Public Guide – application fee/CORI fee			<a href="#">\$10/\$25</a>
Shellfish and Seaworms License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$10</a>
Second-hand Clothing License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Second-hand Valuables License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100</a>
Transient Photographer License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Vehicles for Hire (taxi operators, limousines, taxi cabs, pedicabs, horse-drawn carriages, trolleys, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
<b>Fire Prevention</b>			
21E Site Assessment Archive Request	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50/Location</a>
Explosives, Fireworks, Model Rocketry, Cannon Mortar, Storage of Ammunition and Arms	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>

Fire Alarm System Shut Down Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Flammable & Combustible Materials Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Form 1 (Oil burner Installation, Above Ground Storage Tank Install or Removal	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
General Fire Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Hot Works Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Life Safety Plan Review	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50/less than 7500 sq ft; \$100/greater than 7500 sq ft</a>
Pre-Demolition Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
Service Station Permitting	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50/Annual Flammable Storage; \$50/Annual Hot Works; \$50/Annual Liquefied Propane Storage; \$50/Annual Paint Spray Booth; \$50/Service Station/Repair Garage</a>
Smoke & CO Alarm Inspection for the Transfer of Real Estate	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50/Condo/Single Family; \$100/2-Family; \$150/3-6 Units; \$500/greater than 6 units</a>
Sprinkler/Suppression System Shut Down Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Truss Construction Placard	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25/Placard</a>
Underground Storage Tank Removal	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$125</a>
Off-Street Dumpster Permit (via Building Department application	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
<b>Health Department</b>			
Certificate of Fitness	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50/unit</a>
Burial or Removal of Deceased Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
Body Art Establishment Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$315</a>
Body Art Practitioner Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$135; \$50/guest artist</a>
Camps (Recreation or Day) Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$10</a>
Catering Establishment Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25/event; \$200/catering kitchen</a>
Food Services Establishments Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$140 - \$420</a>

Food Permit – Mobile	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$210</a>
Food Permit – Retail	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$70 - \$420</a>
Food Permit - Temporary	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$35/1-3 days; \$70/4-7 days; \$10/day for 7+ days</a>
Frozen Desert Manufacturing Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25</a>
Disposal Works	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$225/\$180</a>
Paint Removal (exterior) Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$35</a>
Swimming Pool (Public or Semi-Public Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$140/Seasonal; \$210/Annual; \$40/Nonprofit</a>
Suntan Establishment Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$140</a>
Tobacco Vendors	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$135</a>
<b>Licensing Board</b>			
Auto dealer License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$200</a>
Automatic Amusement License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100; \$10/replacement</a>
Common Victuallers License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Entertainment License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100</a>
Liquor License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Lodging House License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100/1st 4 rooms + \$25 each additional</a>
Street Vendors, Hawkers, and Peddlers License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Street Performers License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$20 for 2 years</a>
<b>Planning and Community Development (DPCD)</b>			
Conservation Commission	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100-\$2,000</a>
Historical Commission	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">No Fees</a>
Planning Board	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Variable</a>
Salem Redevelopment Authority	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">No Fees</a>
Zoning Board of Appeals	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$2-\$250</a>
Sign Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$25; \$10/\$1000 spent</a>
Financial/Technical Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">1% closing fee based on amount of loan</a>
<b>Public Services</b>			
Contract Operator License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$50</a>
Drainlayer License	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$100</a>
Electrical Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$3/\$1000 + \$15</a>
Electric Sign or Siding Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">\$30/sign</a>



Gas/Oil Burner Installation Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>\$15/burner</u></a>
Gasoline Pump Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>\$30 + \$5/each additional</u></a>
HVAC Installation w/o Building Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>\$35</u></a>
Service Panel Change Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>\$20</u></a>
Swimming Pool Wiring Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>\$30</u></a>
Temporary, Renewed or New Service Installation Permit	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>Variable</u></a>
Weights and Measures	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>Variable</u></a>

### **Massachusetts Department of Revenue**

Sales and Use Tax Vendor Registration Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>upwards of \$100</u></a>
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### **United States Internal Revenue Service**

Employee Identification Number	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#"><u>No Fee</u></a>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	

## GLOSSARY OF BANKING, BUSINESS, AND FINANCIAL TERMS

The following is a list of terms that business owners should know before creating a business plan, applying for a loan, or operating a successful enterprise.



[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

### A

[\(Back to glossary\)](#)

**Accountant** – a financial advisor who keeps, audits, and inspects the financial records or individuals or businesses and prepares financial and tax returns

**Accounting Period** – A regular period, such as a quarter or year for which a financial state is produced.

**Accounts Payable** – Debts owed to creditors

**Accounts Receivable** – Debts owed to a business, usually from customers for goods or services purchased from the business.

**Accrued Interest** – Interest earned but not yet credited to an account

**Amortization** – 1.) An accounting practice of gradually decreasing an asset's book value, spreading its depreciation over time. 2.) The gradual reduction of a debt by making periodic principal payments

**Annual Percentage Rate (APR)** – The cost of credit on an annual basis. APR is determined by multiplying the periodic interest rate by the number of periods in a year in which it was applied.

**Annual Percentage Yield (APY)** - The percentage of interest you earn on investment each year.

**Appreciation** – An increase in the value of an asset.

**Asset** – Anything that has commercial or exchange value that is owned by a business or individual.

**Asset-Based-Loan** – Financing that provides credit secured through the company's assets, like inventory, accounts receivable, equipment, or property.

**Assign** – To transfer ownership of an asset to another party by signing a document.

**Audit** – Inspection and verification of financial accounts, record, and accounting procedures.

**Audit Trail** – A detailed, chronological account of accounting records or another financial details to enable the reconstruction and examination of a sequence of events.

**Available Balance** – The balance in an account that can be invested, disbursed, or wired out.

## **B**

[\(Back to glossary\)](#)

**Balance Sheet** – An overview of a company's financial position at the given time, usually at the close of a month. A balance sheet shows the state of affairs at one point in time.

**Balance Reporting System** – A report by a bank or financial institution that provides detailed account activity and balances daily.

**Balloon Payment** – The last payment on a loan, significantly larger than previous installments, which pays the loan in full.

**Bank Statement** – A periodic statement of a customer's account detailing credits (deposits) and debits (withdrawals) for a specific period of time.

**Basis Point** – A standard measure for interest rates and other percentages in finance. One basis point is calculated as 1/100<sup>th</sup> of a percentage point.

**Boilerplate** – standardized “fine print” language in a contract or other agreement detailing terms and conditions.

**Break-Even Point** – Volume of sales at which total costs equal total revenues. Sales above this are profits.

**Broker** – Individual or company authorized to buy or sell something for another party without ever owning the goods.

**Business Plan** – A detailed description of a new or existing business. Including the company's product or service, marketing plan, financial statements, and projections and management principles.

**Bottom Line** – The net profit or loss of a business.

## **C**

[\(Back to glossary\)](#)

**Capital** – All property of a business, including money, used to conduct a business.

**Capital Expenditure** – Purchase of long-term assets, especially equipment, used in manufacturing a product.

**Cash Flow** – Incoming cash minus outgoing cash during a given period.

**Cash Management** – The process of collecting, handling, and using cash.

**Character** – The combination of qualities or features, especially moral or ethical strengths. Character is an important consideration for lenders.

**Chief Executive Officer (CEO)** – The person in the highest position of authority within an organization.

**Chief Financial Officer (CFO)** – The person who is in the highest position of financial authority within an organization. The CFO typically handles funds, signs checks, keeps financial records, and does the financial planning.

**Closely Held Business** – A business privately owned and run by a few individuals. If the individuals are related, it is known as a *Family Business*.

**Collateral** – Property offered to secure a loan or other credit that is subject to seizure up default.

**Commercial Credit** – Short-term credit extended by a seller to the buyer to finance the purchase of a product or service.

**Compensating Balance** – Money required by a bank to be left in a deposit account as part of a loan agreement.

**Compound Interest** – In earned on a previously accumulated interest as well as the principal.

**Controlled Disbursement** – A checking account service that provides a detailed summary of all activity having an impact on a customer account each business day. It helps control payments and cash flow, so a business can avoid overdrafts, manage investments, and pay down debt.

**Corporation** – A type of business ownership that is a legal entity on its own in which stockholders and the board of directors are in control.

**Covenant** – A promise in a debt agreement that certain things will happen, and others will not.

**Credit Advice** - A written bank notice that describes the crediting of funds to a specific account

**Credit Bureau** – Company that compiles and maintains information on consumer credit and provides the information to potential creditors for a fee.

**Credit Rating** – Evaluation of an individual or corporation's history of repaying past loans. Credit ratings are used as a benchmark to assess the future ability of a creditor to pay back a loan.

**Current Ratio** – Calculation of current assets divided by current liabilities, measuring the ability of a company to pay its current obligations from its current assets.

**Current Assets** – Cash or other assets that the business expects to use in the operation of the company within one year.

**Current Liabilities** – Debts that the business expects to pay within one year.

**Current Yield** – The dividends or interest paid, expressed as a percentage of the current price of a security; also known as the current rate of return.

**D**

[\(Back to glossary\)](#)

**Debt Advice** – A written bank notice that describes the withdrawal of funds from a specific account

**Debt** – An obligation to repay money, goods, or services in accordance with an agreement.

**Debt Ratio** – Calculation of total liabilities divided by total liabilities plus capital, measurement the debt level of the business (leverage)

**Debenture** – Debt secured by the creditor based on the general credit worthiness of the debtor, as opposed to security based on specific assets.

**Default** – Failure of a borrower to make interest and/or principal payments when due.

**Demand Deposit Account (DDA)** – Funds that are available to a bank customer at any time and which require no advance notice of withdrawal. A non-interest-bearing checking account is the most common form of a DDA

**Demand Loan** – A loan with no fixed maturity date, payable at the discretion of the bank.

**Deposit Cutoff** – Time of day before which checks must be deposited at a bank in order to ensure that the funds are credited on the same day.

**Depreciation** – Decrease in the value of equipment from wear and tear and the passage of time. Depreciation on business equipment is generally deductible for tax purposes.

**Direct Loans** – Financial Assistance provided through the lending of federal monies for a specific period of time, with a reasonable expectation of repayment. Such loans may or may not require the payment of interest.

**Disaster Loans** – Various types of physical and economic loan assistance are available to individuals and businesses that have suffered loss due to natural disaster. This is the only SBA available for residential purposes.

**Disbursement** – Payment made to satisfy a debt or other financial obligation.

**Discount Rate** – the rate of interest charged by the Federal Reserve on loans it makes to a member banks. This rate has an influence on the rates banks charge their customers.

**Distribution** – Payment made to the owner(s) of an asset, such as stock dividends or funds in a retirement plan.

**Dividend** – Distribution of earnings to shareholders.

## **E**

[\(Back to glossary\)](#)

**Earnings Credit Rate (ECR)** – Rate used by a bank to determine the earnings allowance for a customer's demand deposit balances. Such allowances are used to offset bank fees. This rate is usually indexed to some market rate.

**Electronic Funds Transfer System (EFTS)** – The paperless transfer of funds.

**Endorsement** – Refers to the signature placed on the back of a check which transfers that check or not to another party.

**Enterprise** – A business venture.

**Equity** – the value of an asset that exceeds any claim or lien on it. In banking, the difference between the market value of an asset and the amount of claims (like mortgages) against it. In investing, equity refers to financing by means of shareholders investment in a venture, usually through stock. Equity financing is the major alternatives to debt financing.

**Escrow** -Temporary deposit with a third party of assets, by agreement between two parties to a contract. The money is released with the conditions of the contract have been met.

**Expense Account** – Account often used by salesperson or executives for travel and entertainment expenses

**Extraordinary Items** – Unusual or nonrecurring event that must be explained to shareholders.

## **F**

[\(Back to glossary\)](#)

**Factoring** – A transaction between a business and a third-party (the factor) which provides quick cash flow in exchange for accounts receivable and/or other assets. A business can use its invoices (accounts receivable) as leverage or sell off accounts receivable to the factor to obtain cash.

**FDIC (Federal Deposit Insurance Corporation)** – A federal agency that guarantees (within limits) funds on deposits in member banks. The FDIC also makes loans to or buys assets from member banks to facilitate mergers in order to prevent bank failures.

**Federal Reserve** – The central money authority of the United States. The Federal Reserve system is divided into 12 districts, each having its own reserve bank. Each of the 12 regional banks is owned by the member bank in its district.

**Fiduciary** – Person or company entrusted with assets owned by another party (beneficiary) and is responsible for investing the assets until they are turned over to the beneficiary.

**Financial Projections** – Estimates of the future financial performance of a company.

**First In, First Out (FIFO)** – An asset-management and valuation method in which assets produced or acquired first are sold, used, or disposed of first. FIFO assumes that the remaining inventory consists of items purchased last.

**Fiscal Year** – Any 12-month period used by a company or government as an accounting period.

**Float** – The processing period between the time that a check is presented for payment and then delivered to the issuer's bank for payment. During this period, this issuer is still earning interest on his money and the payee is waiting for funds to be collected.

**Foreign Exchange** – The trading in or exchange of foreign currencies in relation to U.S. funds or other foreign currencies.

## **G**

[\(Back to glossary\)](#)

**General Ledger (GL)** – Consolidated summary books of account for a business entity. The GL provides the basis for all published statements of conditions.

**Goodwill** – An intangible asset that arises from considerations such as a company's strong reputation, favorable location, and good customer relations.

**Grace Period** – Time allowed a debtor in which the creditor will not undertake legal action when payment is late.

**Gross Profit** – Revenues of the business before consideration of operating expenses, calculated by subtracting cost of goods sold from net sales.

**Guarantee** – Pledge by a third party to repay a loan in the event that the borrow cannot.

**Guaranteed/Insured Loan** – Programs in which the federal government arranges to indemnify a lender against part or all of any defaults by those responsible for payments of loans.

**Guarantor** – A third party who promised to repay a loan if the borrower does not.

## **H**

[\(Back to glossary\)](#)

**Home Equity Line of Credit** – Credit line offered by banks and brokerage firms that allow a homeowner access to the built-up equity in his or her home.

**Hypothecation** – The pledging of property as collateral for a loan. The bank is not given the title to the property but has the right to sell it in the event of default.

## **I**

[\(Back to glossary\)](#)

**Identification number – aka EIN or FIN** – A number obtained by a business from the IRS by filing an application from SSA. This number is to be shown on all business tax returns, documents, and statements. Wholesalers often request this number when offering wholesale prices to retailers.

**Income Statement** – Financial statement that provides a historical perspective about a company's revenues, costs, and profitability for a specific time period also called profit and loss statement.

**Incorporation** - A legal process through which a company receives a charter and the state in which it is based allows it to operate as a corporation. A corporation is a legal entity that is separate from its owner, the shareholders. No shareholder of a corporation is personally liable for the debts, obligation or acts of the corporation.

**Incubators** – Incubators provide a facility within which a number of enterprises may share services that are common business overhead expenses, such as meeting areas, secretarial services, and accounting and bookkeeping. In this manner, they encourage entrepreneurship and minimize obstacles to new business formation and growth.

**Indemnity** – Obligation of one party to reimburse another party for losses that have occurred for which may occur

**Inventory** – Value of a business's raw material, work in process, supplies used in operation and finished goods

**Investor** – Individual who takes an ownership position in a company, thus assuming risk of loss in exchange for anticipated returns.

**Idle Funds** – Available funds in an account, in excess of the compensating balance requirement, that have not been invested or put to use.

**Insolvency** – The state of being unable to pay one's debt obligations when they come due.

**Installment Loan** – Loans that are repaid in fixed, periodic payments.

## **J**

[\(Back to glossary\)](#)

**Joint Account** – Any investment, charge, bank account, or other account that lists two or more persons who share equally in the rights and liability associated with the account.

## **L**

[\(Back to glossary\)](#)

**Lease Financing** – A specialized area of equipment finance whereby the owner or a specific piece of equipment agrees to rent the equipment for a specified time period to the user of that equipment.

**Letter of Credit (LOC)** – An instrument issued by a bank to an individual or corporation but which the bank substitutes its own credit for that of the individual or corporation.

**Leverage** – The process of incurring debt in order to continue or expand the scope of a business operation. An enterprise is said to be highly leveraged if it relies heavily on debt financing as opposed to equity financing.

**Liability** – A financial obligation, or the cash outlay that must be made at a specific time to satisfy the contractual terms of such an obligation.

**Lien** – The legal right to hold property of another party or have it sold or applied for in payment of a claim.



**Line of Credit** – A financial Institution's promise to lend up to a specific amount during a specific time frame.

**Liquid Assets** – Business assets easily convertible into cash

**Liquidation** – Sale of the assets of a business to pay off debts.

**Local Development Corporation** – A organization, usually made up of local citizens, designed to improve the economy of an area by inducing business and industry to locate there, A local development corporation usually has financing capabilities.

**Loan** – The rental of money

**Loan Agreement** – A document that outlines the terms and conditions of a loan.

**Lockbox** – A service provided by the bank whereby the customer's mail, containing payments, bypass corporate offices and is sent directly to the bank for deposit, reducing the collection float.

**London Inter-Bank Offered Rates (LIBOR)** – An international inter-bank rate, sometimes used as a pricing mechanism for commercial loans.

## **M**

[\(Back to glossary\)](#)

**Magnetic Ink Character Recognition (MICR)** – The process by which the information magnetically encoded in the printed characters, located on the bottom of checks is optically scanned and read by computer

**Money Market Account** – A limited transaction, interest bearing corporate or personal account

**Mutual Funds** – A fund operated by an investment company that raises the money from shareholders and invests it in stocks, bonds, option, commodities, or money market securities.

**Marginal Costs** - Additional cost associated with producing one more unit of output.

## **N**

[\(Back to glossary\)](#)

**Net Income** – Sum remaining after all expenses have been met or deducted: net profit or net loss.

**Net Worth** – Excess of assets over debt.

**Non-Bank Lenders** - Any commercial lender not classified as a bank. Examples include investment companies, savings & loan associations, credit unions, lending units of major corporations, mortgage companies, venture capitalists, development corporations, insurance companies, and independent lenders.

**Negotiable Instrument** – An unconditional order or promise to pay an amount of money easily transferable from one person to another. Examples include checks, promissory notes, or bills of exchange.

**Note** – An instrument that outlines the repayment terms of a loan.

**Not Sufficient Funds (NSF)** – A term indicating that the amount of a requested withdrawal is greater than the amount of money currently in the account.

## O

[\(Back to glossary\)](#)

**Operating Expenses** – Costs associated with the day-to-day activities of the business

**Operating Profit/Loss** – Income (or loss) before taxes and extraordinary items (resulting from transactions other than those in the normal course of business) are deducted.

**Outsource** – To obtain products or services formerly delivered in-house from an external supplier.

**Overdraft** – The result of drawing checks on a bank account for more than the balance of the account.

**Overhead** – Business expenses not directly related to a particular good or service produced. Examples are insurance, utilities, and rent.

## P

[\(Back to glossary\)](#)

**Partnership** – A company owned by two or more people who are jointly and personally liable for debts and assets of the company. General partners, who have control, have unlimited liability; limited partners have limited liability.

**Prime Rate** – The interest rate that banks charge their best commercial customers. Rates charged to other borrowers are expressed in terms of the prime rate plus a number of percentages points.

**Principal** – The currently unpaid balance of a loan, not including interest owed.

**Profit Sharing** – Compensation arrangements whereby employees receive additional pay or benefits when the company earns or increases profits.

**Prompt Pay** – if federal government agencies do not pay invoices for goods and services within 45 days of billing, they have to pay interest to the vendor on any amount overdue.

**Personal Identification Number (PIN)** – A code that customers use to access their accounts at ATM locations and when conducting transactions by phone.

**Power of Attorney** – The legal contract by which one party is authorized to act on behalf of another.

**Prime Rate** – The interest rate banks charge to their most creditworthy customers. Also referred to as Base Lending Rate (BLR)

**Profit** – What is left after taxes are paid.

**Pro Forma** – Financial statements prepared based on assumption of future events that will affect the expected condition of the company.

## Q

[\(Back to glossary\)](#)

**Qualified Plan or Trust** – An employer’s plan or trust for the benefit of their employees or their beneficiaries. Usually used with retirement plans, A qualified plan or trust entitles the employer to deduct the payments made to the plan or trust for income tax purposes.

**Quasi-Public Corporation** – A corporation that is operated privately but with a public mandate, and sometimes government backing.

## R

[\(Back to glossary\)](#)

**Receivable Financing** – Type of financing in which a business borrows money with the expectation of repaying it quickly upon the receipt of certain receivables. The receivables are pledged as collateral on the loan.

**Receivables** – Unsettled claims and transactions representing money owed to a creditor. Usually the result of a sale of the creditor’s product or service. Sometimes referred to as Accounts Receivable and listed as a current asset on the balance sheet.

**Retained Earnings** – Net profits that accumulate in a business after dividends are paid.

## S

[\(Back to glossary\)](#)

**Seasonality** – Changes in business, employment, or buying patterns, which occur predictably at certain time of the year.

**Seed Money** – Funds used to start a new business or to finance a new venture by an existing firm.

**Simple Interest** – Interest paid only on the principal of a loan. No interest is paid on interest accrued during the term of the loan.

**Sole Proprietorship** – Business or financial venture in which the owner has full control and liability.

**Stale Dated Check** – A check dated six months or more prior to being cashed.

**Stop Payment** – A depositor’s instructions to the bank directing it to dishonor a specific check.

**Surety Bonds** – Surety bonds provide reimbursement to an individual, company, or the government if a firm fails to complete a contract. SBA guarantees surety bonds much like SBA’s guaranteed loans.

## T

[\(Back to glossary\)](#)

**Tax Number** – A number assigned to a business by a state revenue department that enables the business to buy wholesale without paying sales tax on goods and products.

**Term Loan** – Credit granted to a company to finance capital equipment, fixed assets, or real estate with a repayment term of greater than one year.

**Time Deposit** – An account on which time limitations on withdrawal are required in order to receive a given return. Penalties for early withdrawal are usually applicable. An example of a time deposit is a Certificate of Deposit (CD).

**Transit Routing Symbol (TRS)** – The number on the face of the check that facilitate routing for collection funds from the drawee bank by the Federal Reserve. TRS appear in the magnetically encoded line at the bottom of the check as well as in the upper right corner.

## U

[\(Back to glossary\)](#)

**Uncollected Funds** – The portion of a deposit balance not yet collected by the depository bank.

**Unsecured Loan** – An obligation not backed by specified assets

**U.S. Treasury Bills (T-Bills)** – Direct obligations of the U.S. Government. T-Bills with three- and six-month maturities are sold weekly so that bill maturing each week up to six months are available in the secondary market. T-bills are sold at a discount with the amount of the discount determining the investment return.

## V

[\(Back to glossary\)](#)

**Variable Cost** – Any costs which change significantly with the level of output.

**Variable Rate** – A rate on a note that is adjusted up or down each time the base rate changes.

**Variance** – A variance allows an exception to certain development standards such as setbacks, building height, lot dimensions, and other zoning requirements.

**Venture Capital** – Money used to purchase an equity stake in a new or existing enterprise, equity, risk, or speculative investment capital. This funding is usually provided to a new or existing firm that exhibits potential for above-average growth.

## W

[\(Back to glossary\)](#)

**Wire Transfer** – A transaction by which funds are moved electronically from one bank to another upon the customer's instructions.

**Withdrawal** – The removal of money or valuables from a bank or other place of deposit.

**Working Capital** – The difference between the firm's current assets and current liabilities. This is also the amount of money available for use in operating a business.

## Z

[\(Back to glossary\)](#)

**Zero Balance Account (ZBA)\*\*** – A unique type of corporate checking account that companies use for disbursement control, where a daily closing balance of zero is maintained. At the close of each business day, a transfer of funds is made from a corporation master account to cover the total amount of checks drawn on the ZBA than arrived for payment that day. This returns the account to a zero balance.

Corporations that want central cash control while allowing decentralized disbursing operations typically use ZBAs

**Zoning** – The public regulation of the use of land. It involves the adoption of ordinances that divide a community into various districts or zones. Each district allows certain uses of land within that zone such as residential, commercial, or industrial. Typical zoning regulations address building height, bulk, lot area, setbacks, parking, signage, and density.

**\*\* ZBA is also the abbreviation for the City of Salem's Zoning Board of Appeals\*\***