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# City of Berkeley

## **BUSINESS RESOURCE GUIDE**

# Introduction

**The City of Berkeley** recognizes the central role businesses play in the health of the local economy and the quality of life of residents. To assist entrepreneurs in starting a business, the City offers a variety of resources and services through the Office of Economic Development (OED) and community partners such as the Berkeley Chamber of Commerce, the Downtown Berkeley Association (DBA), Elmwood Merchants Association, Fourth Street Businesses, and Lorin Business Association.

This resource guide provides information on the programs and services available to businesses launching in Berkeley, including the Berkeley Revolving Loan Fund (RLF) and permitting and licensing requirements for starting a business.



## The Office of Economic Development (OED)

The Office of Economic Development's mission is to help businesses, entrepreneurs, artists, and community organizations access services, feel welcome in Berkeley, and thrive. With economic data, expertise in commercial real estate, industry networks, financing, green business information, and knowledge of the local innovation ecosystem, OED provides assistance to new, growing, and legacy businesses in Berkeley. Staff also work closely with local and regional partners to create a vibrant economy that includes UC Berkeley, the Berkeley Lab, shopping districts, award-winning theatre groups and trendsetting companies in fields from alternative energy to local food production.

***Office of Economic Development***  
2180 Milvia Street, 5th Floor Berkeley,  
California 94704

**oedmailbox@cityofberkeley.info**

**Tel: (510) 981-7530**

**TDD: (510) 981-6903**

**Fax: (510) 981-7099**

**<https://berkeleyca.gov/doing-business/economic-development>**

# Starting a Business

**Thinking about starting a business?** You've come to the right place. But before you invest time, resources, and money into your idea, consider ways that you can build the foundational skills needed to be a successful entrepreneur. The US Small Business Administration (SBA) suggests cultivating the following competencies/characteristics:

- Comfortable taking risks
- Independent and self-motivated
- Persuasive communicator
- Good negotiator
- Creative thinker
- Ability to gain support of the community



Photo Credit: Marcy Asiima, Wikimedia

Check out the SBA's resource  
**"10 steps to start your business":**  
<https://www.sba.gov/business-guide/10-steps-start-your-business>

## More resources for small business owners

**The California Business Portal** provides information on starting and growing a business in California, including financial incentives and assistance available to business owners. <https://calosba.ca.gov/>

**SCORE East Bay** provides resources, expertise, free confidential business counseling, workshops, entrepreneur business services, social media support, and financing information. <https://www.eastbayscore.org>

**East Bay SBDC** helps businesses in Alameda County and Contra Costa County thrive. <https://www.eastbaysbdc.org/>

**Centro Community Partners** trains underserved, low-income and minority entrepreneurs on how to start and develop their business. <https://www.centrocommunity.org>

**AnewAmerica** offers training and coaching for underrepresented individuals interested in starting their own business to support economic growth for themselves and their communities. <https://www.anewamerica.org>

**Tech Futures Group** is a free advising service for technology companies and startups. <https://www.techfuturesgroup.org>

# Creating a Business Plan

A successful business plan includes the following elements:

- Executive summary
- Company description
- Market analysis
- Organization & management structure
- Service or product line
- Marketing & sales
- Funding request
- Financial projections



For more information on drafting a business plan, visit <https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>

## More resources for writing a business plan

**SCORE East Bay** provides seminars on for writing a business plan. <https://eastbay.score.org/online-workshops-0>

**Centro Community Partners** created *The Business Planning App*, the first and only free mobile app that helps you plan for a new or growing small business without requiring previous training. <http://www.centro-mobile.org>

**Bplans** offers business plan templates and information on how to develop a business plan. <http://www.bplans.com>

**Small Business Development Center Network (SBDCNet)** provides an alphabetized list of business plan templates. <https://www.sbdcnet.org/small-business-information-center/business-plan/>

**Renaissance Entrepreneurship Center** offers small business training, consulting, incubation, access to capital and networks, and emotional support to transform your dreams into a successful business. <http://www.rencenter.org>

# Exploring Available Financing

One of the most important aspects of starting a business is deciding how to finance it. Financing options can range from family and friends to venture capital financing to traditional loans. Things to consider when mapping out your financing options include the total dollar amount needed, the lenders you have access to, the uses for loan proceeds, and the borrowing terms.

The SBA provides useful information on funding a small business: <https://www.sba.gov/business-guide/plan-your-business/fund-your-business>

## More resources for financing a business

**Berkeley Revolving Loan Fund (RLF)** program can provide access to capital for businesses and entrepreneurs who seek to grow and create jobs but do not qualify for a traditional bank loan. The **COVID-19 Resiliency Loan Program (RLP)** by Working Solutions is an update to the RLF which provides technical assistance and small business support to Berkeley's RLP participants.

<http://www.ci.berkeley.ca.us/loanfund>

**Bay Area Development Company** assists with real estate (land/building acquisition and construction), transaction costs (appraisal), and fixed asset (long term capital equipment) financing for small businesses (504 loans). <http://www.baydevco.com>

**Main Street Launch** is a non-profit community development financial institution that provides business owners with capital, education, and relationships that allow them to flourish. <https://www.mainstreetlaunch.org>

**Nor-Cal FDC** provides guidance and tools to help locate appropriate capital for business development and growth. Nor-Cal FDC's MicroLoan bizLAUNCHER Tool can also help you determine capital start-up costs. <http://nor-calfdc.org>

**The US Small Business Administration (SBA)** provides a number of financial assistance programs for small businesses that have been specifically designed to meet key financing needs, including debt financing, surety bonds, and equity financing. <https://www.sba.gov/funding-programs>

**Accion Opportunity Fund** lends money to small business owners who are often shut out from financing. <https://aofund.org/>

**Small Business Development Centers (SBDCs)** provide assistance to small businesses and aspiring entrepreneurs throughout the United States and its territories. <https://www.sba.gov/tools/local-assistance/sbdc>

# Making Your Business a Legal Entity

## *Register your business*

You must register your business with the California Secretary of State's Office, the City of Berkeley, and any other city in which you plan to conduct business (this includes home-based businesses).

Learn more: <https://www.sos.ca.gov/business-programs/>

## *Register a fictitious business name*

Registering your business name is a key step to legally operating your business.

Fictitious Business Name Research:

<https://www.acgov.org/auditor/clerk/fbn.htm>

Filing a Fictitious Business Name:

[www.acgov.org/business/fictitious.html](http://www.acgov.org/business/fictitious.html)

## *Open a business checking account*

Having a business checking account allows you to separate your business finances from your personal finances. Consult with your current financial institution or other financial institutions in the area to find the type of account that will meet your unique business needs.

## *Choose a business structure*

New businesses must establish a business structure early on—this will have legal and tax implications for your business. Learn about the different types of business structures on the California Business Portal:

<https://calosba.ca.gov/business-learning-center/start-up/choose-a-business-structure-and-register-your-business/>

## *Obtain your federal business tax ID*

Generally, businesses need an Employer Identification Number (EIN). An EIN is also known as a Federal Tax Identification Number and is used to identify a business entity. An EIN is established by the Internal Revenue Service (IRS). Learn more on the IRS website:

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

# Obtaining Business Licenses and Permits

## Apply for a Business License

All businesses operating in the City of Berkeley are required to have a current business license for each location. If you are opening a new business, buying an existing business, or transferring a business to your ownership, you must apply for a new business license under your name.

Complete a **business license application** here:

<https://berkeleyca.gov/doing-business/operating-berkeley/business-licenses/new-business-licenses>

Or visit the Customer Service Center to file it in person:

**City of Berkeley Customer Service Center**

**1947 Center Street, First Floor Phone: (510) 981-7200**

**Email: [planning@cityofberkeley.info](mailto:planning@cityofberkeley.info)**

**Office Hours: Monday – Thursday 8:30am – 4pm**

## Business License Review

After you file your business license with the Customer Service Center, the customer service agent will direct you to visit the Zoning Counter of the Permit Service Center, located at 1947 Center Street on the 3<sup>rd</sup> Floor. A staff planner will then review your application(s) to ensure compliance with the Zoning Ordinance and other applicable regulations. This review process typically takes 1–3 days.

## Annual Renewal & More

A fee is required to file your business license, and you must renew it annually. The City of Berkeley mails renewal notices to all business owners of record annually in December.

For more information, visit the Finance Department's website:

- [Essential Business License Requirements](#)
- [Business License Tax Classifications](#)
- [Other Business-Related Taxes](#)

## 3 Steps to the Zoning Certificate Business License

**Address  
Verification**



**Zoning Research  
and Compatibility  
Determination**



**Site  
Inspection**

# Additional Contact Information & Resources

## Use Permit

Businesses that need a Use Permit may require a public hearing before the Zoning Adjustments Board, which has the power to approve, condition, or deny an application. New business applicants should be aware that new buildings and additions creating substantial new floor area, or alcohol service, will typically require Use Permits or Administrative Use Permits. For more information contact Planning & Development: (510) 981-7500, [planning@cityofberkeley.info](mailto:planning@cityofberkeley.info).

## Inspections

When a business moves into an existing building, a building inspection will probably be required to ensure life safety and compliance with the building codes. This inspection may be required whether or not the proposed business differs substantially from the previous use. Businesses going into new or very recently completed buildings are normally exempted from an inspection. For more information contact Building & Safety: (510) 981-7440, [buildingandsafety@cityofberkeley.info](mailto:buildingandsafety@cityofberkeley.info).

## Fire Prevention

Exterior or interior construction to a building may require a fire inspection. For more information contact the Fire Marshall: (510) 981-5585, [bfdfireprevention@cityofberkeley.info](mailto:bfdfireprevention@cityofberkeley.info).

## Exterior Signage

The installation of new signs (or the transfer of existing signs to a new building) is subject to review under the City's Design Review Ordinance. Signs must also conform to the Berkeley Sign Ordinance. Sign applicants should first contact the planner assigned to Design Review at the Zoning Counter, then go to Building Permits at the Permit Service Center. For more information visit the [Zoning Permits webpage](#), see the [Signage Design Review Package](#), or contact Planning & Development: (510) 981-7500, [planning@cityofberkeley.info](mailto:planning@cityofberkeley.info).

## Sidewalk Seating and Outdoor Commerce

Business owners interested in obtaining a permit to provide sidewalk cafe seating should contact the Engineering Inspector at the Permit Service Center: (510) 981-7500, [permits@cityofberkeley.info](mailto:permits@cityofberkeley.info). For information on parklet seating, visit The Berkeley Chamber's website: <https://www.berkeleychamber.com/covid19reopening.html>. For information on outdoor commerce, visit the [outdoor commerce website](#) or view the [outdoor commerce guide](#).



# Additional Contact Information & Resources

## Environmental Health

Approval and inspection may be required for some business licenses. This includes inspections & permits for all food service/food handling. For more information contact Environmental Health: (510) 981-5310, [envhealth@cityofberkeley.info](mailto:envhealth@cityofberkeley.info).

## Zero Waste Services

For information on commercial refuse, recycling, and composting services, contact Zero Waste Services: (510) 981-7270, [CustomerService@CityofBerkeley.info](mailto:CustomerService@CityofBerkeley.info).

## Hazardous Material Permit

The Toxics Management Division (TMD) is responsible for enforcing regulations related to the use of hazardous materials. For information contact Toxics Management: (510) 981-7460, [toxics@cityofberkeley.info](mailto:toxics@cityofberkeley.info).

## Utilities

When a new business is established, a security deposit may be required. Please contact the following offices for further information:

East Bay Municipal Utility District: 1 (866) 403-2683

Pacific Gas & Electric Co.: 1 (800) 468-4743

East Bay Community Energy: 1 (833) 699-EBCE (3223)

## Alcohol Beverage Control (ABC)

### License Approval

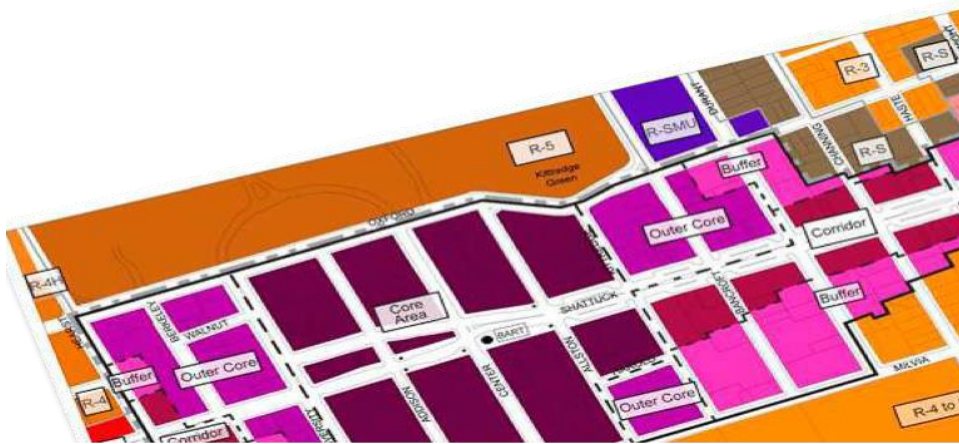
Business owners interested in obtaining a memorandum letter giving approval to provide alcoholic beverage service should contact their [Area Coordinator at the Berkeley Police Department \(BPD\)](#). For more information contact the Police Department: (510) 981-5900, [police@cityofberkeley.info](mailto:police@cityofberkeley.info).

# Find a Location for Your Business

Choosing a business location is perhaps the most important decision a small business owner or startup will make. It involves looking at demographics, assessing your supply chain, scoping the competition, staying on budget, and understanding state laws and taxes.

## Locate in Berkeley

Looking for a space for your business in Berkeley? Use online tools to find commercial real estate throughout Berkeley. Search by use (retail, office, industrial), neighborhood, square footage or other key criteria. See property photos, descriptions and connect to brokers or owners. [Find resources to begin your search!](#)



## Zoning Compliance

A review for zoning compliance is required if you are starting a new business, changing the nature of your business, or applying for a building permit (e.g. for an interior remodel). Before deciding on a location for your business, be sure to check what your desired location is zoned for in order to determine whether or not your business type is a permitted use.

**Zoning Lookup:** <https://berkeleyca.gov/construction-development/land-use-development/zoning-lookup>

Some businesses may require a Zoning Certificate (ZC) or Administrative Use Permit (AUP), while others may require a Use Permit (UP) with a public hearing; it depends on the location and business type. Zoning Certificates can be obtained 'over the counter' in one day, whereas obtaining an AUP or UP is a months-long process.

**Zoning applications** may be filed:

- Online: <https://aca.cityofberkeley.info/>
- In person at the Permit Service Center:  
1947 Center St, 3rd Floor  
Phone: (510) 981-7500

# Business Assistance from City Partners

## Green building

Green building and remodeling can help your business to be healthier and more comfortable, save money on utilities, and improve resale value. Learn more about resource-conserving design strategies, technologies, and materials at: <https://berkeleyca.gov/construction-development/green-building>

[sustainability@cityofberkeley.info](mailto:sustainability@cityofberkeley.info)

(510) 981-7465



## Green business certification

The City of Berkeley participates in the California Green Business Program. Learn more about which businesses are certified or how you can become a green certified business at: <http://www.greenbusinessca.org/>

## Economic analysis

The Office of Economic Development compiles, maintains, and analyzes data on Berkeley's economy. Dashboard reports include analysis on key indicators such as retail vacancy rates and sales per square foot. You can obtain these reports at: <https://berkeleyca.gov/doing-business/economic-development/economic-dashboards>

## Visit Berkeley

Designated the official destination marketing organization for the City of Berkeley, Visit Berkeley offers a variety of brochures and literature about what to see and do in the city. They also assist meeting and event planners with facility referrals and local services. Learn more at:

[www.visitberkeley.com](http://www.visitberkeley.com)

[visitor@visitberkeley.com](mailto:visitor@visitberkeley.com)

(510) 549-7040



## Chamber of Commerce

The Berkeley Chamber of Commerce is a private, not-for-profit organization established in 1900 to support businesses in Berkeley. For more information visit:

[www.berkeleychamber.com](http://www.berkeleychamber.com), [info@berkeleychamber.com](mailto:info@berkeleychamber.com),

(510) 549-7000

## Film & Photography

Filming and Photography permit applications are arranged through the Berkeley Film Office.

Film Berkeley

2030 Addison Street

Website: [www.filmberkeley.com](http://www.filmberkeley.com)

[film@visitberkeley.com](mailto:film@visitberkeley.com), (510) 549-7040

# Stay Connected

## Berkeley Commercial Districts and Business District Associations

Berkeley's business district associations serve businesses in different parts of town. They help solve public safety and planning issues, organize public events, and undertake joint advertising for local businesses. Get involved in yours today!

### **North Shattuck Association**

1700 Shattuck Ave Box 318, Berkeley, CA 94709

[www.northshattuck.org](http://www.northshattuck.org)

[info@northshattuck.org](mailto:info@northshattuck.org)

Tel: (510) 540-6444

### **Downtown Berkeley Association**

2230 Shattuck Ave Suite C, Berkeley, CA 94704

[www.downtownberkeley.org](http://www.downtownberkeley.org)

[info@downtownberkeley.org](mailto:info@downtownberkeley.org)

Tel: (510) 549-2230

### **Elmwood Merchants Association**

2966 College Ave, Berkeley, CA 94705

[info@elmwoodberkeley.com](mailto:info@elmwoodberkeley.com)

### **Gilman District**

<http://www.gilmandistrict.org/>

### **Solano Avenue Association**

1563 Solano Ave, #101, Berkeley, CA 94707

[info@solanoavenue.org](mailto:info@solanoavenue.org)

Tel: (510) 527-5358

### **Telegraph Business Improvement District**

2532 Durant Ave, Suite 100, Berkeley, CA 94704

[www.telegraphberkeley.org](http://www.telegraphberkeley.org)

[mail@telegraphberkeley.org](mailto:mail@telegraphberkeley.org)

Tel: (510) 486-2366

### **University Avenue Association**

1042 University Ave, Berkeley, CA 94710

[www.uaaberkeley.com](http://www.uaaberkeley.com)

[uaaberkeley@yahoo.com](mailto:uaaberkeley@yahoo.com)

Tel: (510) 486-0317

### **Fourth Street Businesses**

1834 Fourth Street, Berkeley, CA 94710

[www.fourthstreet.com](http://www.fourthstreet.com)

Tel: (510) 644-3002

### **Lorin Business Association**

[www.lorinberkeley.org](http://www.lorinberkeley.org)

[heather@adelineyogastudio.com](mailto:heather@adelineyogastudio.com)