A GUIDE TO

Opening or Expanding A Business

IN THE CITY OF INVER GROVE HEIGHTS

AND HOW WE CAN HELP

RIVER HEIGHTS CHAMBER OF COMMERCE

City of Inver Grove Heights

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It is not the intention of the City of Inver Grove Heights to provide legal advice, and you are encouraged to consult with an attorney of your choosing regarding the legal requirements discussed in this guide book. Under no circumstances shall the City of Inver Grove Heights or the River Heights Chamber of Commerce be liable for any actions taken or omissions made in reliance on any information contained herein, nor shall the City of Inver Grove Heights or the River Heights Chamber of Commerce be liable for any other consequences from any such reliance.

SO YOU WANT TO START A BUSINESS IN INVER GROVE HEIGHTS?

Congratulations, and thanks for choosing our city!

Businesses like yours are a valuable part of our vibrant city. The City of Inver Grove Heights wants to help provide you the information you need to succeed.

No doubt you're eager to get going and make your dream a reality. That's where this guide can come in handy. Think of it as a road map to help get you from the planning stage all the way to your grand opening — and beyond. In fact, the diagram shown below is a high-level map of the potential paths through the process, start to finish.

Let's get started!

Starting, expanding or buying an existing business

Your Journey Map

"It's always been my dream to start this business."

step one
IMAGINE IT

Seeing your vision through to the end takes planning, vision, research and even more planning, but we know you're up to the task.

From creating a business plan to thinking about where you want to conduct business, we have the knowledge to help pave the way and steer you around potential road blocks.

take action

- Create a business plan
- Contact the city for information on starting a business in Inver Grove Heights
- Research locations
- Register your business with the Office of the Minnesota Secretary of State
- Hire a real estate broker
- Decide to own or lease
- Find professional services: legal, accounting, insurance

HOW THE CITY CAN HELP

- Contact the city early and often. Our staff is ready, willing, and able to help guide you through the process and help you avoid potential pitfalls.
- Got zoning questions? City staff can help you understand the existing zoning code for a property.
- **Before signing a lease or purchase agreement on a location verify with city planning staff that the space can be used for the type of business you want to open.** For example, you don't want to find out you can't open a car wash in a residential area after you've already signed a 2-year lease.

THINGS TO KNOW

- Writing out business goals and action steps in a business plan helps potential lenders or investors understand your idea and how your business will be successful. The Minnesota Department of Employment and Economic Development has loads of helpful information on writing business plans and other aspects of starting a business.

W **www.score.org**
www.mn.gov/deed/business

- Beyond the financials, be sure to include basic information, such as work experience, days and hours your business will be open, equipment specifications (pizza ovens, copy machines, etc) and other basic operation plans.
- You can identify vacant building status by contacting Progress Plus. If a building is vacant, talk to city staff about the requirements associated with that designation.

W **www.progressplusmn.org**

- Sewer Availability Charge (SAC) fees can add significant upfront costs to a project. Contact the Metropolitan Council early for an estimate of these fees based on your location and use.

W **https://metrocouncil.org/SACforms**

- As you look at properties, it helps to be represented by a legal and/or real estate expert. They can assist you in getting the best deal possible and make sure you are legally protected.

Metropolitan Consortium of Community Developers (MCCD) is "Open to Business" in your community

Promoting Entrepreneurism

MCCD's Open to Business program offers free, one-on-one, confidential business consulting to help entrepreneurs through the process of growing or starting their businesses.

More than Just a Sounding Board

Open to Business advisors are available to help you plan and work through your small business challenges. Equipped with some of the most sophisticated business resources available, the advisors become the entrepreneur's trusted advisor to help them make strategic business decisions based on their business and personal situations.

Areas of Technical Assistance

Open to Business advisors assist entrepreneurs in accounting and record keeping, business acquisition, business start-up, all aspects of business plan development, cash-flow financial, business analysis, loan packaging, networking, operations, strategic planning, commercial real estate analysis and more.

Access to Capital

Open to Business advisors can help entrepreneurs identify borrowing needs and accessing financing options. We work with our clients to help them find the financing that best meets their own unique needs. MCCD also provides direct financing and loans in partnership with banks and nonprofit lenders. Funds can be used for inventory, working capital, asset and equipment purchases, real estate acquisition and start-up costs.

For more information, contact:

952-484-3107
www.mccdmn.org

OTHER RESOURCES

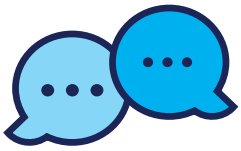
For in-depth information, resource guides and expert help for starting a small business:
Minnesota Department of Employment and Economic Development (DEED)
www.mn.gov/deed

For basic instructions on forming, naming, and registering a business:
Minnesota Secretary of State
www.sos.state.mn.us

For consulting, training and other support for small business owners:
Minnesota Small Business Development Centers (SBDCs)
https://mn.gov/deed/business/help/sbdc/

For connecting entrepreneurs with lenders and funding:
U.S. Small Business Administration (SBA)
www.sba.gov

For free and confidential business counseling, mentoring and support for small business owners:
Service Corps of Retired Executives (SCORE)
www.score.org
South Metro Chapter SCORE
www.southmetro.score.org
952-890-7020



step two

MAKE CONNECTIONS

THINGS TO KNOW

Nearby business owners or residents can be helpful sources of information about what goes on in the neighborhood on a day-to-day basis.

It's not just what you know, it's who you know. So get out there and start to build a strong, supportive network. You'll be glad you did.

Check out the neighborhood you want to be in. Get involved in your community. Walk the streets. Talk to other business owners and city council members. Attend a city council meeting. Oh, and don't forget to listen. Involving neighbors is an important step in building awareness of your business and developing your customer base.

Partners & Services

Inver Grove Heights (IGH) City Services
651-450-2500
www.invergroveheights.org

IGH Community Development
651-450-2545
The community development department works to provide Inver Grove Heights with a high-quality living environment and a diverse economic and social base.

IGH Planning & Zoning
651-450-2545
- Reviews zoning and site design
- Helps navigate land use application and environmental review process

Assists to ensure development plans are complete, concise and concurrent with city codes and policy.

IGH Building Inspections
651-450-2550
The building inspections division is responsible for plan reviews and inspection of all building and remodeling projects to ensure that they comply with state building, plumbing and mechanical codes.

The City requires permits and licenses for various building-related activities that occur within the City. Visit the city's website for city license requirements.

IGH Fire Permits & Inspections
651-450-2547
The Inver Grove Heights Fire Marshall reviews plans, inspects and tests fire protection systems, fire alarm systems, storage tanks and dispensing systems.

IGH Engineering
651-450-2570
The engineering department reviews the design and construction of physical facilities in the city, such as grading, drainage, erosion control, utilities, driveways, roadways, etc.

River Heights Chamber of Commerce
651-451-2266
www.riverheights.com

The River Heights Chamber of Commerce is a catalyst in advancing the business community's economic prosperity, providing countless resources and connections to ignite new growth and inspire leadership to shape a business-friendly region. Connect with us about your business, our community and how we can help your business!

Progress Plus Economic Development Foundation
651-451-2266
www.progressplusmn.org

Progress Plus is a partnership that provides local economic development resources that can point your business in the right direction, coordinates development projects and promotes increasing the tax base in our communities. Our goal is to ensure our region creates sustainable development for future generations. We are here for you!

Dakota-Scott County Workforce Center
651-554-5955
www.careerforcemn.com/westsaintpaul

The Minnesota WorkForce Center - West St. Paul works in collaboration with key partners to make sure that area job seekers find employment and training and area businesses find the skilled workers they need.

Check out our partners, services and workforce development council.

"Where can I raise or borrow money to help make my dream come true?"

step three

FIND FUNDING

We have great local lending institutions! Other organizations are also willing to show you the money, so do your research and check with state and federal programs listed in "Other Resources" section (page 4) for non-traditional funding opportunities.

Once you have a clear idea of what it may take to operate your business, you can explore options to raise or borrow the funding you need. There are various programs and sources that may be happy to lend you capital. You just have to know where to look and how to ask.

Know Your Options....

TAKE ACTION

- First impressions make a difference. Get your business plan together first.
- Develop a full cost projection of your business, including extra funds for unexpected expenses and/or delays
- Explore financing options available through banks, non-profit and community lenders, city funding programs, and other investors

Things to consider before going to apply for funding:

1. Create a viable business plan.
2. State how you want to spend your finances.
3. State the amount of money you need.
4. Know your credit score.
5. Clean up your credit report.
6. Assess all your lending options.
7. Keep accurate financial records.

step four
GET APPROVALS

As your first step, please contact the city to determine the number of approvals, expected timeframe and permit fees associated with your business plan. City staff are available every business day to answer your questions and guide you through the process. Reference "Partners & Services" section (page 5).

The approval process varies based on your scope of project work, business type and desired location in Inver Grove Heights. Some business plans will require more approvals than others. Staff from Planning, Building Inspections, Engineering, Public Safety and the City Clerk's office will assist you with one or more of the following. We look forward to serving you!

☐ ZONING APPROVAL

The zoning code dictates where businesses may be located in the city. The zoning review process will determine if your business can operate at your desired location. In some cases, a variance, rezoning or a conditional use permit may be required. Scaled drawings with elevations and a site plan may also be required.

☐ SITE PLAN REVIEW

If any physical changes will be made to a property, a site plan must be created by a licensed professional and submitted to the city. Once submitted, multiple city departments will review the following elements of your plan; zoning, traffic, public utilities, grading, deconstruction, stormwater management, landscaping and fire safety. Permits related to these items may be required for your site and will be discussed during the site plan review.

☐ BUSINESS LICENSES

The city issues required licenses for motor vehicle sales, trash haulers, liquor sales and distribution, gambling, massage, and service stations. A public hearing process is required for some licenses. Some business types may also require county and/or state licenses in order to operate.

☐ BUILDING PERMITS & PLAN REVIEW

Physical changes to a building or changes in a facility's use require a building plan review. Building plans must be prepared by a MN licensed architect and include existing uses, building type, complete code analysis and scaled drawings. Building construction cannot commence until the city reviews the building plans as part of an application for a construction permit and it is formally approved by the city's chief building official.

☐ COMMISSION AND COUNCIL APPROVALS

Some approvals listed above may need to be reviewed and approved by the Planning Commission and/or City Council. You may be required to go through the public hearing process for approval which could take 60 to 90 days.

☐ BUILDING CERTIFICATE OF OCCUPANCY

After all final inspections of construction permits are approved, a certificate of occupancy is required to occupy any new building or existing building/tenant space with new commercial uses. This final step will ensure the building is safe to be occupied for the designated use. This requirement often requires a final walk through by the city's chief building official and city fire marshal.

THINGS TO KNOW

The number of reviews and approvals required by the city may vary depending on the type of business you wish to open.

- Submitting documents that are complete and meet requirements for each approval process facilitates timely review of your applications.
- Americans with Disabilities Act (ADA) and state regulations require businesses be accessible to people with disabilities.
- Enlist appropriate experts to help with your project, such as licensed and bonded contractors, architects, civil engineers, and environmental consultants.
- Some license types or zoning changes require public hearings. Plan extra time in your process for these hearings.
- Sewer Availability Charge (SAC) fees can add significant upfront costs to a project. Contact the Metropolitan Council early for an estimate of these fees based on your location and use.
- If you are told you cannot do what you are proposing, ask if there are any options available to you.
- Examples of things that make a project more complex:
  - significant interior or exterior construction;
  - changing the use of, or expanding, the facility

There are lots of documents and approvals that need to be completed. Talk to the city about how to realize your dream.

Fees can add up, contact the Metropolitan Council for an early estimate of sewer charges for your location and business use.

Enlist the right experts to help and use all the contact information in this packet to help you get your business started!

"How do I keep the process running smoothly and avoid pitfalls?"

TAKE ACTION

Some approval steps may happen simultaneously. Review the "journey map" at the front of this guide to see how the various approvals, permits and licenses are interrelated. Talk to the city about what you may need to realize your dream.

Review all commercial leases closely, including covenants or any restrictions. Consult with your attorney and realtor.

Not every permit or license is required for all businesses. For example, if you're taking over a business and not intending to make any changes to the physical space, you may not need a construction permit.

"My dream is almost a reality. What's left for me to do as I open and grow?"

step five
OPEN IT

First off, congratulations are in order!

And, so are thanks for creating jobs in Inver Grove Heights!

You've dreamed. You've planned. You've secured funding and all the needed approvals. You're so close to opening your business, you can almost hear that little bell above the front door ringing.

Now, it's time to think about new hires and beyond. Before bringing anyone on board, be sure to learn about labor and tax requirements at the local, state and federal level.

TAKE ACTION

- ☐ Hire employees.

GOOD TO KNOW

The Minnesota Department of Employment and Economic Development provides a helpful Checklist for Hiring an Employee and can guide you through the process of hiring employees.

Visit www.mn.gov/deed for more information and to download the checklist.

- ☐ Remember key dates (e.g., taxes due, license renewals, etc.)
- ☐ Contact the River Heights Chamber of Commerce to get connected to the business community.

www.riverheights.com

RIVER HEIGHTS CHAMBER OF COMMERCE

City of Inver Grove Heights