

THE CITY OF SAN ANTONIO

ECONOMIC DEVELOPMENT DEPARTMENT

SMALL BUSINESS RESOURCE GUIDE



CLIFF MORTON DEVELOPMENT AND BUSINESS SERVICES CENTER

1901 S. ALAMO ST.
SAN ANTONIO, TEXAS 78204
WWW.SANANTONIO.GOV/EDD

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TABLE OF CONTENTS

CHAPTER	PAGE
DIRECTOR'S LETTER	4
CITY OF SAN ANTONIO BUSINESS DEVELOPMENT PROGRAMS	5-6
OTHER SMALL BUSINESS SERVICE PROVIDERS	7-8
SELLING TO THE GOVERNMENT	9
SMALL, MINORITY AND WOMEN-OWNED BUSINESS CERTIFICATION	10
SELECTING A BUSINESS STRUCTURE	11
BUSINESS LOCATION	12
COMMERCIAL LOCATION REQUIREMENTS	13
LICENSES, PERMITS AND REGISTRATION	14
BUSINESS NAME REGISTRATION	15
INCORPORATION REQUIREMENTS	16
BUSINESS TAX REQUIREMENTS	17-18
EMPLOYER REQUIREMENTS	19
ENVIRONMENTAL REGULATIONS	20
BUSINESS AND ECONOMIC INCENTIVES	21-22
IMPORTANT TELEPHONE NUMBERS	23
AREA CHAMBER OF COMMERCE	24
REQUIRED EMPLOYER POSTERS	25
GREATER SAN ANTONIO AREA: INCORPORATED CITIES AND TOWNS	26
SAN ANTONIO CITY DEPARTMENTS	26
LIST OF CITY BUSINESS LICENSES, PERMITS AND REGISTRATIONS	27
COMMERCIAL CONSTRUCTION	28
TAX REFERENCES	29-31
ZONING DISTRICTS	32-33
DOS AND DON'TS OF STARTING A BUSINESS	34

CITY OF SAN ANTONIO

P. O. BOX 839966 - SAN ANTONIO TEXAS 78283-3966



Dear Entrepreneur:

Congratulations on choosing to start a new business and becoming an entrepreneur. The Small Business Resource Guide is the best tool you can use for getting your business off to a well-informed, well-planned start. From its planning stages to grand opening, your business benefits from the practical information and advice to be found within this document. This guide is produced by the Small Business Office of the City of San Antonio's Economic Development Department. The Office is located at the Frost Bank Tower, 100 W. Houston St., Suite 1900, San Antonio, Texas 78205.

The Small Business Office staff has conducted careful research to determine your licensing and permitting requirements and other useful information related to your type of business. Red check marks throughout the guide will indicate those requirements you must accomplish. In addition to marking requirements to open your type of business, we have also indicated other business assistance resources that can help you become better prepared to open and operate profitably.

One noteworthy resource available for new businesses looking to pursue and obtain City contracts is the City's Small Business Economic Development Advocacy (SBEDA) Program. The SBEDA Program has a variety of tools to promote the use of small, minority and women-owned business enterprises in all areas of City contracting. The Small Business Office staff is ready to assist you in understanding the eligibility criteria and compliance requirements associated with this program.

This guide provides the tools you need to begin the process of starting your own business. It is now up to you to provide the motivation, desire, discipline and hard work to operate a successful business. If you have any questions related to planning, starting or operating your business, please call us at (210) 207-3900.

Best wishes,

Rene Dominguez
Director
Economic Development Department

CITY OF SAN ANTONIO BUSINESS DEVELOPMENT PROGRAMS

City of San Antonio
Economic Development Department
Business Development Programs
Frost Bank Tower, 100 W. Houston St., Suite 1900, (210) 207-3900
Website: www.sanantonio.gov/edd

SMALL BUSINESS ECONOMIC DEVELOPMENT ADVOCACY PROGRAM (SBEDA) - The SBEDA program promotes the utilization of small, minority, and woman-owned business enterprises (S/M/WBEs) in all areas of City contracting. The Small Business Office, which administers the SBEDA Program, conducts outreach to vendors regarding SBEDA, reviews S/M/WBE availability on solicitations to recommend contract-specific goals and/or incentives established by SBEDA, and maintains a plans room with bidding information for vendors to view.

INTERNATIONAL BUSINESS DEVELOPMENT DIVISION - The International Business Development Division is ready to assist local companies to expand into foreign markets. Through programs like the San Antonio Export Leaders Program, local companies can take advantage of our established international business expertise, community-wide support and relationships, to help increase international sales and exports. The Division also promotes San Antonio globally as a place to conduct business and serves as a link to foreign investors to secure investments in our community to create well paying jobs.

SMALL BUSINESS LIAISON - The Small Business Liaison is the first person to call if you are in the planning stages of starting a small business in San Antonio. The Small Business Liaison will guide you through the licensing, permitting, and regulatory process, and provide you with all the information that will make it easy to open a particular business in the City of San Antonio. The Small Business Liaison is located in the Cliff Morton Development and Business Services Center, 1901 S. Alamo St.

SMALL BUSINESS ADVOCACY COMMITTEE - The Small Business Advocacy Committee is composed of 11 members appointed by the Mayor and each City Councilmember for two-year terms. The Committee functions as an advisory group by assisting the City Manager and City Council in reviewing programs that promote small, minority and women-owned business participation on City of San Antonio contracts. Meetings are held on the third Tuesday of each month at 8:30 a.m. at the Frost Bank Tower, 100 W. Houston, 19th Floor. For more information, please go to www.sanantonio.gov/edd/collaboration/coll_sbac.asp.

NEIGHBORHOOD COMMERCIAL REVITALIZATION (NCR) - (210) 207-3944
1901 S. Alamo St. Website: www.sanantonio.gov/planning/ncr

Provides small business assistance and planning assistance to select inner-city corridors. These corridors are provided with one-on-one technical assistance for small businesses within their neighborhoods. NCR provides training, business development programs and reimbursable grants for facade improvements while promoting the commercial growth and development of these communities.

WESTSIDE DEVELOPMENT CORPORATION - (210) 207-0039
2300 W. Commerce St., Ste. 207. Website: www.sanantonio.gov/wdc

Fosters economic development, promotes the development and redevelopment of real estate within its target area, creates viable urban communities, and preserves the character, culture and history of the Westside. The "Grow West" Business Expansion Program was established to provide services to businesses based in the Westside or planning to expand to the Westside. Through the "Grow West" program, the WDC offers the following services:

CITY OF SAN ANTONIO BUSINESS DEVELOPMENT PROGRAMS

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- Business consulting (e.g. assistance in the navigation of City processes, research of property for site selection or acquisition, and referral of businesses to community resources)
- Assistance for businesses with financing opportunities for growth and expansion, including low-interest loans
- Marketing help to businesses via community profiles and education on contract procurement

SAN ANTONIO FOR GROWTH ON THE EASTSIDE (SAGE) - (210) 248-9178

1149 East Commerce, Suite 210. Website: www.sagesanantonio.org

Through partnerships, alliances and leveraging resources, SAGE helps Eastside businesses expand and grow while supporting new businesses joining our community.

•Store-Front Grant Program

Programs to provide qualified businesses an opportunity to improve their businesses with matching grants of up to \$20,000. Grants must be matched dollar for dollar by the business owner and are given to business owners who own their property. Store-Front Grants are provided to businesses located in San Antonio City Council District 2. Applications are evaluated based on their impact on the community, including the number of new jobs created or moved into the Eastside community. Funding for the Store-Front Grant Program is provided through a contract with the City of San Antonio.

•Government Hill NCR Partnership

A project involving the homeowners and businesses of the Government Hill community with SAGE acting as fiscal agent/administrative entity. The partnership is in the process of developing a revitalization plan for the area with the goal of becoming an official NCR Corridor. Technical assistance and training are available to the businesses within the boundaries of the proposed corridor.

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OTHER BUSINESS DEVELOPMENT PROGRAMS AND SERVICE PROVIDERS

SMALL BUSINESS ADMINISTRATION – SAN ANTONIO DISTRICT OFFICE - (210) 403-5900

17319 San Pedro Ave., Building 2, Suite 200. Website: www.sba.gov/about-offices-content/2/3153

Provides financial assistance, business counseling, training, and government contracting help to small businesses that are located in its area of operation. This includes small businesses that are seeking business counseling and the capital needed to start and grow their businesses. The District Office serves 55 counties in Central and Southwest Texas and covers approximately 62,458 square miles. Included in the district are San Antonio and Austin, two of the fastest growing metropolitan areas in the state of Texas.

SAN ANTONIO SCORE - (210) 403-5931

17319 San Pedro Ave., Building 2, Suite 200. Website: www.sanantoni SCORE.org

Dedicated to entrepreneur education and the formation, growth, and success of the nation's small business. San Antonio SCORE serves as a unique resource within the local business community by providing efficient and effective delivery of pro bono, high quality technical and managerial mentoring and guidance to prospective and existing small businesses and non-profit organizations in the greater San Antonio area. San Antonio SCORE relies on the services of some 40 business men and women with real-world experience and a strong belief in the importance of small business. San Antonio SCORE offers a variety of affordable business workshops covering a wide range of sound business management practices. San Antonio SCORE mentors also make confidential visits to a place of business to help identify problem areas, determine causes and recommend solutions.

UTSA INSTITUTE FOR ECONOMIC DEVELOPMENT - (210) 458-2020

501 W. Cesar E. Chavez Boulevard. Website: www.iedtexas.org

The UTSA Institute for Economic Development has several programs to assist potential and existing business owners. Please call the appropriate number below for an appointment or for additional information on each program.

SMALL BUSINESS DEVELOPMENT CENTER (SBDC) - (210) 458-2460

Offers integrated services to meet the needs of experienced small business owners as well as individuals interested in starting a business. This SBDC is active in San Antonio and the 10 counties surrounding Bexar County, providing professional, confidential one-on-one business advising services at no charge. In addition to personalized advising services, the SBDC offers low-cost training workshops for both experienced and prospective business owners. These workshops cover a variety of topics to help entrepreneurs start or grow businesses.

SAN ANTONIO MBDA BUSINESS CENTER(MBDA) - (210) 458-2480

Helps growing minority business enterprises increase profits and employment in today's marketplace by providing targeted management and technical assistance services. The program assists businesses in the San Antonio area with a variety of management assistance services, including financial analyses, loan and bond packaging, strategic planning, government contracting, MBE, DBE, HUB and 8(a) certifications, marketing, public relations and advertising services. The MBEC primarily works with established minority-owned businesses that have at least \$500,000 in annual revenues and are seeking rapid growth.

SBDC INTERNATIONAL TRADE CENTER (ITC) - (210) 458-2470

Provides businesses with high-value trade consulting services, cutting-edge market research and innovative training programs. The International Trade Center's programs have a proven track record of delivering technical know-how and support that has helped hundreds of Texas companies enter new markets and become globally competitive.

SBDC RURAL BUSINESS PROGRAM - (210) 458-2020

Provides technical assistance, training, and information assistance to businesses, local governments, communities, and agencies engaged in economic, business and community development activities. The program helps rural communities improve their level of collaboration and utilization of regional assets, develop projects leading to the creation of jobs, improving the quality of life, and encouraging public/private partnerships.

CONTRACTING RESOURCE CENTER - (210) 458-2458

Provides assistance to small business owners wanting to expand their business into federal, state, county, regional and local contracts with government agencies and military installations. The Contracting Resource Center provides direct assistance to small business employers in the areas of employment practices, emergency preparedness, regulatory compliance, jobsite safety,

OTHER BUSINESS DEVELOPMENT PROGRAMS AND SERVICE PROVIDERS

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drug-free workplace and effective HR management. The center also assists veterans, active duty military, National Guard and reservists and their dependants and spouses to realize the dream of owning a successful business. Through the VASP (Veterans Assistance and Services Program) website, the program provides a one-stop shop for military personnel and veterans to obtain information and link to resources to start and expand their small business.

SOUTHWEST TRADE ADJUSTMENT ASSISTANCE CENTER (STAAC) - (210) 458-2495

Assists U.S. manufacturing and service firms in Texas, Louisiana and Oklahoma that are hurt by foreign competition to regain profitable growth. By providing management consulting and strategic business planning services to manufacturers and service firms, the STAAC helps businesses compete in a global marketplace. Working in tandem with the U.S. Economic Development Administration, STAAC helps these firms define their needs and secure and coordinate professional consulting services.

STARTECH - (210) 458-2523

501 W. Cesar E. Chavez Boulevard., Durango Building Room 3.324 | San Antonio, Texas 78207

Inspires technology innovation and commercialization, creates technology companies, and grows them into viable businesses in the South Texas regional economy. Startech's portfolio clients raised over \$32 million in private financing in 2009. From 2003 through the end of 2009, Startech portfolio clients have received more than \$158 million in external financing to build their businesses and have reported direct creation of 556 new high-technology jobs.

ACCION TEXAS-LOUISIANA - (210) 226-3664

2014 S. Hackberry St. - Website: www.acciontexas.org

Provides credit and service to small businesses that do not have access to loans from commercial sources, and provides leadership and service to the micro lending field on a national level. ACCION has helped Texas and now Louisiana entrepreneurs strengthen their businesses, stabilize and increase their incomes, create employment, and contribute to the economic revitalization of their communities.

• MICRO LOANS

Loans from \$500 to \$100,000

• MID/LARGE LOAN PROGRAMS

Economic Development Administration, EDA Loan Fund
Loans up to \$250,000

• MACRO LOANS (SBA 504)

Loans from \$200,000 to \$4 million

LENDING AND LEARNING CENTER - (888) 215-2373

225 W. Poplar Ave. - Website: www.stwbc.com

A program of ACCION Texas-Louisiana that provides assistance and training to women, minorities and the economically disadvantaged to promote financial independence. Training and counseling services include: business plan development, financial operations of a business, preparing and presenting financial statements, managing cash flow, securing business credit from lending sources, and preparing loan packages.

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GOVERNMENT PROCUREMENT SELLING TO THE GOVERNMENT

SAN ANTONIO ELECTRONIC PROCUREMENT SYSTEM (SAEPS/CVR) – (210) 207-0118

Website: www.sanantonio.gov/purchasing/SAePS.aspx

Every manufacturer, supplier, vendor and service provider who wants to do business with the City of San Antonio MUST register with the City via the Central Vendor Registration (CVR). The registration process is divided into various steps, all completed electronically via the internet. Once registered, firms will receive emails regarding relevant solicitations issued by the City and may submit a response to solicitations online. The data included in this registry is used to set both annual benchmarks (aspiration goals) and contract-specific small, minority, and women-owned business goals.

SAN ANTONIO PURCHASING AND GENERAL SERVICES DEPARTMENT - (210) 207-7260

111 Soledad St., Suite 1100 - Website: www.sanantonio.gov/purchasing

Buys services, supplies, and equipment as needed for City of San Antonio departments, also provides information on how to conduct business with the City. The Director of Purchasing and General Services encourages all prospective vendors and contractors to call, visit in person or visit the department's website for information on the procurement process and current opportunities the with City.

BEXAR COUNTY PURCHASING DEPARTMENT - (210) 335-2211

233 N. Pecos, Suite 320 - Website: www.bexar.org/bexarcountypurchasing/index.html

Provides procurement services for Bexar County departments and information on how to conduct business with Bexar County. The Purchasing Department utilizes electronic methods in procuring with its Contract Management and Diversity system which provides searchable information regarding utilization of small, minority and women-owned businesses by business description. Bexar County also seeks HUB/DBE participation in all contracts. In order to get on the County Bidder's List, you may request an application from: County of Bexar, Purchasing Department, County Courthouse, San Antonio, Texas 78207.

CPS ENERGY PURCHASING, CONTRACTS, AND SMALL BUSINESS DEVELOPMENT - (210) 353-2474

145 Navarro St., 9th Floor

Website: www.cpsenergy.com/About_CPS_Energy/Vendors_Suppliers/Bid_Opportunities/index.asp

Ensures that small, minority, woman-owned businesses have the maximum opportunity to participate as contractors and suppliers to CPS Energy. Business orientation packets containing lists of products and services required by CPS Energy, as well as utility purchasing policies are available upon request.

VIA METROPOLITAN TRANSIT (VIA) - (210) 362-2170

800 W. Myrtle - Website: www.viainfo.net/opportunities/dbe.aspx

Contractors interested in learning of available contracting opportunities may call the VIA Bid Line at (210) 362-2001. VIA also offers an annual contracting workshop for Disadvantaged Business Enterprises and takes part in many other workshops, seminars, and networking events in the San Antonio area.

SAN ANTONIO WATER SYSTEM (SAWS) SMALL, MINORITY, AND WOMEN-OWNED BUSINESS PROGRAM (SMWBP)

(210) 704-7908, 2800 U.S. Hwy 281 North - Website: www.saws.org/business_center/

Ensures all sectors of the business community have a fair and equitable chance to participate in contracting opportunities offered by SAWS.

UNIVERSITY OF TEXAS AT SAN ANTONIO PURCHASING OFFICE - (210) 458-4068

One UTSA Circle - Website: www.utsa.edu/hub

Supports, encourages and assists Historically Underutilized Businesses (HUBs) to seek procurement and contracting opportunities offered by UTSA. The UTSA Purchasing Office is available to help businesses learn how to conduct business with UTSA and the State of Texas. HUB objectives are to encourage and assist participation, provide equal opportunities for all businesses and support economic growth and new business opportunities in San Antonio.

SAN ANTONIO HOUSING AUTHORITY - (210) 477-6262

818 S. Flores St. - Website: www.saha.org

Encourages participation of Minority Owned Business Enterprises (MBE), Women Owned Enterprises (WBE), Small Business Enterprises (SBE) and Disadvantaged Business Enterprises (DBE). Participation may be through direct sales by subcontracting, or a business partnership agreement. Small Businesses as defined by the U.S. Small Business Administration are also encouraged to participate in San Antonio Housing Authority purchasing and contracting activities.

BUSINESS CERTIFICATION SMALL, MINORITY AND WOMEN-OWNED BUSINESS

SOUTH CENTRAL TEXAS REGIONAL CERTIFICATION AGENCY
3201 Cherry Ridge St., Building C-319
(210) 227-4722
www.sctrca.org

The South Central Texas Regional Certification Agency (SCTRCA) is a non-profit corporation representing several public and private entities in the South Texas area. These entities are committed to enhancing participation for disadvantaged, minority and woman owned businesses in public/private contracting and purchasing activities. Firms interested in certification and participation in the vendor database must complete a Certification Application. For more information or to request an application, call the SCTRCA at (210) 227-4722. The application is also available online at the website listed above.

Certification Applications

Applications are available in PDF format and can be found using the links below. Adobe Acrobat Reader, or a similar PDF viewing program, is required to open the files. Please note that you must submit a hardcopy application with a signature. Please contact the SCTRCA for instructions. You may be able to e-mail the San Antonio Area Application; please contact the SCTRCA for instructions.

Certification for San Antonio Area - African American/Asian American/Disabled Individual/Emerging Small/Hispanic American/Minority/Native American/Small/Veteran/Woman-owned Business Enterprise (AABE/ABE/DIBE/ESBE/HABE/MBE/NABE/SBE/VBE/WBE)

www.sctrca.org/documents/SCTRCA_New_Application.pdf

Certification for Federal Statewide Recognition - Disadvantaged Business Enterprises (DBE)

www.sctrca.org/documents/DBE_New_Application.pdf

AGENCIES AND PARTNERS CURRENTLY ACCEPTING SCTRCA CERTIFICATION:

City of San Antonio, Bexar County, Edwards Aquifer Authority, San Antonio Housing Authority, San Antonio Water System, San Antonio Independent School District, VIA Metropolitan Transit, AT&T Communications, AT&T Center, San Antonio River Authority, Spaw Glass Contractors Inc., HEB Grocery Company, Brooks Development Authority, Clark/Byrne-Joint Venture; Clark/Hunt-Joint Venture, Davis, Cedillo & Mendoza, Inc., Swinerton Builders, Zachry/Vaughn/Layton, Rogers-O'Brien Construction Company, University Health System, W.G. Yates Construction Company, Alamo Community College District, and Port Authority San Antonio.

SELECTING A BUSINESS STRUCTURE

BUSINESS START-UP RESOURCES

The decision regarding business structure is a decision that a person should make, in consultation with an attorney and accountant, and taking into consideration issues regarding tax, liability, management, continuity, transferability of ownership interests, and formality of operation. Generally, businesses are created and operated in one of the following forms:

SOLE PROPRIETORSHIP: The most common and the simplest form of business is the sole proprietorship. In a sole proprietorship, a single individual engages in a business activity without necessity of formal organization. If the business is conducted under an assumed name (a name other than the surname of the individual), then an assumed name certificate (commonly referred to as a DBA) should be filed with the office of the county clerk in the county where a business premise is maintained. If no business premise is maintained, then an assumed name certificate should be filed in all counties where business is conducted under the assumed name.

GENERAL PARTNERSHIP: Created when two or more persons associate to carry on a business for profit. A partnership generally operates in accordance with a partnership agreement, but there is no requirement that the agreement be in writing and no state-filing requirement. If the business of the partnership is conducted under an assumed name (a name that does not include the surname of all of the partners), then an assumed name certificate (commonly referred to as a DBA) should be filed with the office of the county clerk in the county where a business premise is maintained. If no business premise is maintained, then an assumed name certificate should be filed in all counties where business is conducted under the assumed name.

CORPORATION: Created by filing articles of incorporation with the Texas Secretary of State. The Secretary of State provides a form for articles of incorporation that meets minimum state law requirements. Online filing of articles of incorporation is provided through SOSDirect.

LIMITED LIABILITY COMPANY: Created by filing articles of organization with the Texas Secretary of State. The Secretary of State provides a form for articles of organization which form meets minimum state law requirements. Online filing of articles of organization is provided through SOSDirect.

LIMITED PARTNERSHIP: Partnership formed by two or more persons and having one or more general partners and one or more limited partners. The limited partnership operates in accordance with a partnership agreement, written or oral, of the partners as to the affairs of the limited partnership and the conduct of its business. While the partnership agreement is not filed for public record, the limited partnership must file a certificate of limited partnership with the Texas Secretary of State. The Secretary of State provides a form for the certificate of limited partnership that meets minimum state law requirements. Online filing of the certificate of limited partnership is provided through SOSDirect.

REGISTERED LIMITED LIABILITY PARTNERSHIP: In order to limit the liability of its general partners, a general or limited partnership may opt to register as a limited liability partnership. The Secretary of State provides a form for registration as a limited liability partnership. Online filing of the registration is provided through SOSDirect.

The information on this page should not be considered a substitute for the advice and services of an attorney and tax specialist in deciding on the business structure.

Source: <http://www.sos.state.tx.us/corp/businessstructure.shtml> (Texas Secretary of State website).

LICENSING AND OTHER REQUIREMENTS

The Small Business Office is pleased to respond to your inquiry regarding information on licensing and other requirements to start a business in San Antonio. All attempts were made to provide you with accurate information; however, this is meant for informational purposes only and is not meant to be a legal document. Whenever possible, you are encouraged to consult with an attorney and an accountant. Additionally, you should make it a first step and priority to attend pre business workshops and events conducted by the business service providers listed in this booklet.

If you find any errors in this guide, please notify us immediately at (210) 207-3900.

INFORMATION APPLICABLE TO YOUR BUSINESS IS MARKED WITH A CHECK MARK

BUSINESS LOCATION

DEVELOPMENT SERVICES DEPARTMENT

Cliff Morton Development & Business Services Center

1901 S. Alamo St. (210) 207-1111

www.sanantonio.gov/dsd

- [] **COMMERCIAL LOCATION** - Business owners considering locating in a commercial property must ensure that the property has the appropriate zoning for that particular type of business operation. To determine the zoning classification for your business, contact the Development Services Department at (210) 207-1111. You may also visit the department at 1901 S. Alamo St. Please refer to pages 35-36 for examples of uses permitted in zoning districts.
- [] **HOME OCCUPATION** - A Home Occupation is defined by the Unified Development Code (UDC) as follows: "Any activity carried out for gain by a resident conducted as an accessory use in the resident's dwelling unit." The following conditions apply if your home is located within the city limits of San Antonio. If you are unsure of meeting the following criteria, contact Development Services Department at (210) 207-1111.
 - (1) The appearance of the dwelling unit shall not be altered nor shall the home occupation be conducted in a manner which would cause the premises to differ from its residential character either by the use of colors, materials, construction, lighting, signs, increased traffic or the emission of odors, sounds, or vibrations. The City's noise and nuisance regulations are also applicable.
 - (2) No outdoor display of goods or outside storage of equipment or materials used in the home occupation shall be permitted.
 - (3) The home occupation shall not involve the use of advertising signs on the premises or any other advertising media which calls attention to the fact that the dwelling unit is being used for a home occupation with the exception of a telephone number listing. One (1) nameplate not exceeding one (1) square foot in area shall be allowed provided the nameplate is non-illuminated and attached flat to the dwelling unit or visible through a window.
 - (4) The home occupation shall be conducted solely by the resident occupants of the dwelling unit. No person not permanently residing on the premises shall be employed for hire or as a volunteer.
 - (5) The home occupation shall be conducted ENTIRELY WITHIN THE DWELLING unit except for those necessary outdoor activities related to the care of children. No more than twenty five percent (25%) of the gross area of the dwelling unit shall be used for the home occupation. Use of accessory buildings, garages, or carports for a home occupation is prohibited.
 - (6) The use of electrical or mechanical equipment that would change the fire rating of the dwelling or create visible or audible interference in radio or television receivers or cause fluctuations in line voltage outside the dwelling unit is prohibited.

GUIDELINES ON BUSINESS AND COMMERCIAL LOCATION REQUIREMENTS

- (7) The home occupation shall not involve the use of commercial vehicles for delivery of materials to and from the premises.
- (8) No direct on premise selling of goods shall be allowed; however, telephone soliciting is permitted.
- (9) No certificate of occupancy is required for a home occupation.
- (10) PROHIBITED USES:

The following uses are prohibited as home occupations:

1. Vehicle painting service or repair.
2. *Barber and beauty shops; however, both beauty and barber shops are permitted as a Specific Use Permit.
3. Animal hospitals, kennels, stables, hospitals, or obedience/training schools.
4. Restaurants, catering or the preparation of food for resale.
5. Furniture repair or upholstery.
6. Teaching of music, art, dance, or exercise classes to more than two (2) students at any one time.

*The process to obtain a Specific Use Permit starts by applying for a Special Exception with the San Antonio Board of Adjustment. Contact Development Services Department, (210) 207-1111 for more information and to obtain an application.

Additionally, you should read your property deed restrictions or lease agreement to insure it does not prohibit a home occupation. Consult your insurance company to determine your insurance needs for operating an office in your home.

- [] **OUTSIDE OF SAN ANTONIO CITY LIMITS** - Please call the city or town where your business will be located to determine its business requirements.

COMMERCIAL LOCATION REQUIREMENTS

DEVELOPMENT SERVICES DEPARTMENT

Cliff Morton Development & Business Services Center

1901 S. Alamo St. (210) 207-1111

www.sanantonio.gov/dsd

- [] **CERTIFICATE OF OCCUPANCY** - A certificate indicating that the premises comply with all the provisions of the City of San Antonio Unified Development Code and all other applicable codes.

A Certificate of Occupancy will be required if the proposed use is for an A-2 occupancy, and E occupancy, a change of use, or temporary uses as outlined in Article 3, section 35-395 of the City's Unified Development Code.

1. **A-2 Occupancy** – Assembly uses intended for food and/or drink consumption including, but not limited to: Banquet Halls, Night Clubs, Restaurants, Taverns and Bars. (Restaurants with less than 50 occupants are considered “B” occupancies.)
2. **E Occupancy** – Includes, among others, the use of a building or structure, or a portion thereof, by six or more persons at any one time for educational purposes through the 12th grade.
3. **Change of Use** – Requires a Certificate of Occupancy application, such as retail to an office, or any other similar change of use.
4. **Temporary Uses** – Tents, Christmas Tree Sales, Circuses and Carnivals, Construction Offices and Equipment Sheds, Oversized Vehicle Parking in non-residential districts.

The current Certificate of Occupancy application fee is \$212. Inspections are scheduled the following working day after the application has been processed and the fee has been paid. You must apply in person.

GUIDELINES ON LICENSES, PERMITS AND REGISTRATIONS

- [] **LICENSES AND/OR PERMITS REQUIRED** - There is no "General Business License" requirement in San Antonio. The type of permit or license needed is based on the specific type of business. If your business is located in an incorporated town, please check with its City Hall for licensing and/or zoning requirements.

ADDITIONAL INFORMATION _____

- [] **BEER LICENSES AND LIQUOR PERMITS** - The licensing division of the Texas Alcoholic Beverage Commission investigates and processes applications for all phases of the alcoholic beverage industry, including the manufacture, sale, purchase, transportation, storage, and distribution of alcoholic beverages. Applications for beer permits and/or liquor licenses can be obtained by contacting the Texas Alcoholic Beverage Commission, 4203 Woodcock St., Suite 120, (210) 731-1720
Website: www.tabc.state.tx.us.
- [] **FOOD SERVICE LICENSE** - Every person seeking a license to establish, maintain, or operate a food service operation within the San Antonio city limits and unincorporated parts of Bexar County must apply with the San Antonio Metropolitan Health District, 332 W. Commerce St., (210) 207-8853 or 1901 S. Alamo St. (210) 207-0135. Website: www.sanantonio.gov/health/Food-Main.html
- [] **FIRE INSPECTIONS & PERMITS** - The San Antonio Fire Department's Office of the Fire Marshal conducts inspections for new and existing buildings and mobile food vendors, reviews and inspects fire protection systems, enforces applicable fire and building codes, and issues various permits for storage, handling and manufacture of combustible materials. The Office of the Fire Marshal is located at 1901 S. Alamo St. (210) 207-8410 Website: www.sanantonio.gov/safd.
- [] **PEDDLER AND CANVASSER LICENSES** - Retail sales of tangible property via door-to-door, for future delivery, or from a vehicle in a public street, will require a license. Applications are available at the San Antonio Police Department, 214 West Nueva St., Suite 123. For more information, contact the San Antonio Finance Department at (210) 207- 8667.

License	1 Year
Foot Peddler	\$120
Truck Peddler	\$180
Canvasser	\$ 60

- [] **DOWNTOWN BUSINESS DISTRICT - VENDING** - Two programs exist for downtown street level food vendor permits, one for Alamo Plaza that only allows the sale of raspas/sno-cones, another for the Central Businesses District to vend hot dogs, raspas, and pre-packaged food items. The programs differ by location and permitted food items. Both programs do not permit roaming vending, but require the vendor to stay in a designated location. For more information call the Downtown Operations Department at (210) 207-3677. Website: www.sanantonio.gov/dtops/vending/default.aspx.

GUIDELINES ON BUSINESS NAME REGISTRATION

BEXAR COUNTY CLERK OFFICE

Paul Elizondo Tower

101 W. Nueva St., Suite 120

(210) 335-2216

Website: <https://gov.propertyinfo.com/tx-bexar>

- [] **ASSUMED NAME CERTIFICATE** - If a business will operate as a sole proprietorship or a partnership, an Assumed Name Certificate or DBA (Doing Business As) for each name (or deviation of that name) that the business will use must be on file with each county clerk office in the county in which business will be conducted. If no business premises are maintained, the Assumed Name Certificate must be filed in the county where the business activity will be conducted.

- [] If the business will operate as a corporation, limited partnership or limited liability company and the business will be identified by a name other than the name on file with the Secretary of State, an Assumed Name Certificate must be filed with the Secretary of State, and each county in which the business activity will be conducted.

Filing of an Assumed Name Certificate does not impart any real name protection. It is merely a formal process that informs the public as to who the registered agent of a business is and how official contact can be made. Most banks will not allow you to open a business checking account without an Assumed Name Certificate.

Filing an Assumed Name Certificate does not reserve the business name for your exclusive use. Requests for name searches are not accepted over the telephone. Filing must be renewed every ten (10) years.

For information on obtaining a trademark for your business name, contact the U.S. Patent and Trademark Office at (800) 786-9199. Website: www.uspto.gov

GUIDELINES ON INCORPORATION REQUIREMENTS

TEXAS SECRETARY OF STATE

Statutory Filings Division, Corporations Section

James E. Rudder Bldg. 1019 Brazos St., Austin, Texas 78701 (512) 463-5555

Website: www.sos.state.tx.us

- [] **BUSINESS INCORPORATION** - All businesses operating as corporations in Texas must file Articles of Incorporation with the Office of the Secretary of State of Texas. If the corporation conducts business under names other than that stated in the Articles of Incorporation, the corporation needs to file an Assumed Name Certificate with the county clerk in which the principal office and registered office of the corporation is located. You can also find out if a corporation is already using the name chosen.
- [] **OTHER BUSINESS ENTITIES** - Other forms of business entities required to file with the Secretary of State include: Limited Partnerships, Limited Liability Partnerships, Limited Liability Companies, Professional Corporation, Professional Associations, and Non Profit Corporations. The Secretary of State provides a summary of requirements for the creation of these entities but does not provide forms for organizational documents except for registration of a limited liability partnership.
- [] **CERTIFICATE OF AUTHORITY** - Corporations, limited partnerships and limited liability companies organized in other states or countries may transact business in Texas by obtaining a Certificate of Authority through the Office of the Secretary of State. The Corporation section of the Secretary of State can provide you the forms. An out of state business may consider the option of creating a Texas corporation, limited partnership, or limited liability company for transaction of business in Texas.
- [] **TEXAS SECRETARY OF STATE ONLINE ACCESS (SOSDirect)** - Provides subscribers with a convenient way to file business entity formation documents and other required documents online. Business entity formation filings such as Articles of Incorporation, Articles of Organization, Certificates of Limited Partnership, Registration of a Limited Liability Partnership, Unincorporated Associations, Foreign Fiduciaries, and other Uniform Commercial Code documents can be filed online by using SOSDirect. **For more information, call (512) 475-2755 or go to www.sos.state.tx.us/corp/sosda/index.shtml**
- [] **FOREIGN CITIZENS DOING BUSINESS IN THE UNITED STATES** - A citizen of a foreign country who wants to conduct business in the United States needs to obtain a "Visitor" Visa (B-1). Applicants for "Visitor" Visas should apply at the American Embassy or Consulate with jurisdiction over their place of permanent residence. Additionally, a foreign entrepreneur wanting to establish a business in the U.S. needs to file Form I-526, "Immigrant Petition by Alien Entrepreneur," with the U.S. Citizenship and Immigration Services (USCIS) office having jurisdiction over the area in which the new commercial enterprise will be principally doing business. For a business that will locate in San Antonio, go to the USCIS office located at 8940 Four Winds Drive. You must visit in person.
- [] **DOING BUSINESS IN MEXICO** - To satisfy Mexican authorities or business entities as to the legitimacy of corporate documents establishing your business, it is necessary to obtain an "Apostille." The Apostille certifies the authenticity of signatures, capacity of the person signing the corporate document and identifies seal/stamp that the document bears. Request for corporate documents requiring an Apostille should be directed to the Corporate Section of the Secretary of State of Texas. There is a \$15 fee for the Apostille. **For documents issued by county officials, call the Corporations Section at (512) 463-5578.**

GUIDELINES ON BUSINESS TAX REQUIREMENTS

INTERNAL REVENUE SERVICE

8626 Tesoro Drive
San Antonio, Texas 78217
1-800-829-4933
Website: www.irs.gov

- [] **TAX IDENTIFICATION NUMBER (TIN)** - You generally use your social security number (SSN) as your Tax Identification Number (TIN). However, a sole proprietor who pays wages must have an Employer Identification Number (EIN). Additionally, every partnership, corporation and non-profit organization must have an EIN. See below.
 - [] **EMPLOYER IDENTIFICATION NUMBER (EIN)** - A sole proprietor who pays wages must have an Employer Identification Number (EIN). Additionally, every partnership, corporation and non-profit organization must have an EIN. You will need to complete Form SS-4 (Application for Employer Identification Number). You can go online at www.irs.gov/businesses/small/article/0,,id=102767,00.html and apply for an EIN or call the IRS Business and Specialty Tax Line at (800) 829-4933 for assistance. You can also visit the IRS office listed above.
 - [] **There are a number of taxes that businesses are required to pay such as federal business income tax and self-employment tax, among others.** You can obtain tax-related forms and other information by requesting a Business Tax Kit. To order a Business Tax Kit, call 1-800-829-3676, or order your products online at www.irs.gov/businesses/small/
- **FEDERAL INCOME TAX** - Every business, except partnerships, must file an annual return. Partnerships, on the other hand, file an information return. The federal income tax is a pay-as-you-go-tax. You must pay the tax as you earn or receive income during the year. An employee usually has income tax withheld from his or her pay. If you do not pay your tax through withholding you may have to pay estimated tax.
 - **SELF-EMPLOYMENT TAX** - Self-Employment Tax is the Social Security and Medicare tax for individuals who work for themselves. Your payments of Self-Employment Tax contribute to your coverage under the Social Security System.
 - **EMPLOYMENT TAXES** - If you have employees, you will need to get Publication 15, Circular E, Employers Tax Guide.
 - **FEDERAL UNEMPLOYMENT TAX** - The Federal Unemployment Tax is part of a federal and state program under the Federal Unemployment Tax Act (FUTA) that pays unemployment compensation to workers who lose their jobs. You report and pay FUTA tax separately from your social security and Medicare taxes and withheld income tax.

GUIDELINES ON BUSINESS TAX REQUIREMENTS

TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

123 SW Military Drive, Southwest Junction Plaza (210) 924-6434

9514 Console Dr., Suite 102 (210) 616-0067

3300 Nacogdoches Rd., Suite 105 (210) 646-0399

FOR TAX-RELATED QUESTIONS CALL 1-800-252-5555

Website: www.window.state.tx.us

- [] **SALES AND USE TAX PERMIT**- Every sole proprietorship, partnership, corporation or other organization going into business should call the Office of the State Comptroller to determine if a Sales and Use Tax Permit is required for the product you sell, rent, lease or for the service you render. THERE IS NO FEE FOR A SALES AND USE TAX PERMIT; however, you may be required to furnish a bond or security. The Texas Comptroller of Public Accounts also has TAX EXEMPT INFORMATION. Under Texas law, the purchaser of a business is responsible for any sales tax owed by the previous owners. Additionally, the law requires a purchaser to withhold from the purchase price any amount needed to cover a sales tax debt.

YOU SHOULD HAVE THE FOLLOWING INFORMATION BEFORE GOING TO THE STATE COMPTROLLER:

1. Social Security Number (SSN):

- a) Your SSN and address if you own the business, or
- b) Each partner's SSN if the business is a partnership, or
- c) SSN and address for each officer and director if the business is a corporation.

2. The Federal Employer Identification Number (EIN) assigned by the Internal Revenue Service if you hire employees or pay Federal Excise Tax.

3. Corporate Charter or Certificate of Authority Number assigned to your corporation by the Texas Secretary of State and the effective date of permission to do business in Texas, if the business is a corporation.

- [] **BOND REQUIREMENTS** - You may be required to furnish the Comptroller a bond or security to insure payments of state, local and sales and use taxes. You have fourteen (14) days to furnish the required security; otherwise the permit will automatically be canceled. A taxpayer may satisfy the bond or security requirements by furnishing the Comptroller with assignments of savings accounts or certificates of deposit in banks, savings and loan institutions and credit unions; cash; bank letters of credit; U.S. Treasury Bonds readily convertible to cash; or surety bonds. The bond or security will be returned if all sales tax due is paid on time for two (2) consecutive years. The bonding exemption will then be continued as long as a good tax payment record is maintained.
- [] **PENALTY FOR OPERATING WITHOUT A SALES AND USE TAX PERMIT** - Anyone who operates a retail business in Texas without a Sales and Use Tax Permit or after a permit has been suspended, and each officer of any corporation who operates a business without a Sales and Use Tax Permit or with a suspended permit, is guilty of a crime. The fine is up to \$500 a day for each day the business operates without a permit.
- [] **TEXAS FRANCHISE TAX** - The Texas Franchise Tax is a privilege tax imposed on each taxable entity chartered/organized in Texas or doing business in Texas. The Texas Franchise Tax applies to partnerships (general, limited and limited liability), corporations, limited liability companies, business trusts, professional associations, business associations, joint ventures and other legal entities. For more information, call (800) 252-5555 or go online at www.window.state.tx.us/taxinfo/franchise/

GUIDELINES ON BUSINESS TAX AND EMPLOYER REQUIREMENTS

BEXAR APPRAISAL DISTRICT

411 N. Frio St.

(210) 224-8511

Website: www.bcad.org

- [] **REPORTING BUSINESS PROPERTY** - The Texas Property Tax Code requires that all tangible personal property used or held for the production of income be rendered annually. The rendition forms, which are available on the Internet, are also available at the Bexar Appraisal District Office. Business owners must report all inventories, equipment and machinery. Although the Code does not specifically require it, the Bexar Appraisal District Office requests that business owners inform the Appraisal Office of any changes, especially the closing, sale or relocation of the property. A property owner has many rights, which are summarized in the Texas Comptroller of Public Accounts publication "Taxpayers' Rights, Remedies & Responsibilities."
- [] **HOME-BASED BUSINESSES** - Contact the Bexar Appraisal District Office at (210) 224-8511 for more information on reporting your business personal property.

EMPLOYER REQUIREMENTS

Workforce Solutions Alamo

Business Services Unit

115 E. Travis, Suite 220

(210) 272-3260

Website: www.workforcesolutionsalamo.org

- [] **HIRING EMPLOYEES** - Every sole proprietor, partnership, corporation, association, organization or other entity that employs one or more persons in Texas must file FORM C-1, "EMPLOYERS STATUS REPORT." For more information, call the office listed above and request a copy of the booklet "ESPECIALLY FOR TEXAS EMPLOYERS." This booklet provides valuable information on workplace issues from understanding the agency and the law, to taxes, and the appeals process. You can also download a copy of the booklet as well as get a wealth of information by accessing the Texas Workforce Commission website at www.twc.state.tx.us
- [] **UNEMPLOYMENT TAXES** - The Texas Workforce Commission collects all unemployment taxes for workers employed in Texas. For more information regarding these taxes, to obtain an Employer Identification Number, and for information on tax credits, contact the Workforce Solutions Alamo.
- [] **EMPLOYEE VS. INDEPENDENT CONTRACTOR** - Do not make assumptions about whether or not an individual is an independent contractor, regardless of what that person might claim to be. The IRS and Texas Workforce Commission use 20 common law factors to evaluate the relationship between you as an employer and the individual(s) you pay for providing service. Complete Form SS-8 to the IRS to have IRS make the determination. You can obtain the form by calling the IRS at (800) 829-3676 or visit the website www.irs.gov.

GUIDELINES ON ENVIRONMENTAL REGULATIONS

TEXAS COMMISSION ON ENVIRONMENTAL QUALITY (TCEQ)

Small Business Assistance Program

P.O. Box 13087

Austin, Texas 78711-3087

(800) 447-2827

(210) 403-4039 in San Antonio

Website: www.tceq.state.tx.us

[] **ENVIRONMENTAL REGULATIONS** Call the TCEQ Small Business Assistance Program if your business falls within any of the categories listed below:

Auto Body Shop Auto Repair Auto Salvage Yard Car Wash Clean Texas Marina Concentrated Animal Feeding Operations Cultured Marble Dry Cleaners Electronic Recycling Fiberglass	Fleet Maintenance Foundries Gas Stations Manufacturing Medical Facilities Metal Finishers Oil & Gas Facilities Petroleum Storage Tank Facilities Printers Power Wash Public Water Supplies	Recyclers Reinforced Plastics Salvage Yards Sand Blasting Saw Mill Operations School Bus Operators Small Airports & Tenant Operations Spray Painting Surface Coating Waste Water Treatment Plants Wood Products Manufacturing Wood Refinishers
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WE RECOMMEND THAT YOU CONSULT A CERTIFIED PUBLIC ACCOUNTANT (CPA) AND/OR AN ATTORNEY TO ENSURE THAT ALL REQUIREMENTS ARE SATISFIED BEFORE BEGINNING YOUR BUSINESS OPERATIONS. CONTACT THE FOLLOWING AGENCIES FOR REFERRALS:

[] **SAN ANTONIO CPA SOCIETY - CPA REFERRAL SERVICE**
(210) 828-2722 - WEBSITE: www.sacpasociety.com

[] **SAN ANTONIO BAR ASSOCIATION - LAWYER REFERRAL SERVICE**
(210) 227-1853 - WEBSITE: www.sanantoniobar.org

IMPORTANT TELEPHONE NUMBERS

WATER SERVICE	SAN ANTONIO WATER SYSTEM	210 -704-7297
ELECTRIC/GAS	CPS ENERGY	1-800-773-3077
TELEPHONE	A T & T	1-800-499-7928

INSURANCE CONSUMER LINE, TEXAS DEPT. OF INSURANCE

1-800 252-3439

Provides answers to questions about insurance, including licensing status of agents and companies.

ECONOMIC DEVELOPMENT DEPARTMENT BUSINESS AND ECONOMIC DEVELOPMENT INCENTIVES

City of San Antonio
Economic Development Department
100 West Houston St., Suite 1900
P.O. Box 839966, San Antonio, Texas 78283-3966
(210) 207-8080
www.sanantonio.gov/edd

The Economic Development Department (EDD) uses community resources and incentives to provide the catalyst for employment-generating investments by the private sector. The goal of the City's economic incentives and business development programs is to minimize the cost of expanding or locating a business in San Antonio. The City is focused on providing powerful new resources and incentives to grow the economy in the region, revitalize targeted areas of the City and promote strong, balanced growth throughout the community. You can download the Incentives Guide at

www.sanantonio.gov/edd/IndustryDev/PDF/11FNLIncntvGuideWeb5-31.pdf

CITY OF SAN ANTONIO INCENTIVES

ECONOMIC DEVELOPMENT BRIEFING TEAM

The City of San Antonio, together with various public service utility companies, formed the San Antonio Site Development Briefing Team to provide an overview of the site development process. This team facilitates the process by serving as the direct, immediate line to key decision-makers who can troubleshoot and resolve problems encountered in the development and permitting process, such as issues related to local subdivision, uniform building, and the uniform fire codes.

TAX ABATEMENT

Tax abatement, also known as Tax Phase-In, helps new or expanding companies gain a stronger foothold during their initial years. The program is targeted to specific industries. Under the City's guidelines, an abatement of up to 100% of real and/or personal property taxes can be used for improvement for a maximum term of 10 years.

The Tax Phase-In Program is an economic development tool designed to:

- Promote local business expansion
- Attract new businesses to San Antonio in targeted industries
- Encourage development in targeted areas of the community
- Create high-skill, high-wage job opportunities
- Assist the City in achieving its overall economic development strategy

ECONOMIC DEVELOPMENT INCENTIVE FUND

San Antonio has created a fund that can be used to provide economic development grants and loans to companies seeking to create jobs and investment in San Antonio. This program is considered in combination with or as an alternative to other incentive programs.

FOREIGN TRADE ZONE (FTZ)

The City of San Antonio operates a general purpose Foreign Trade Zone (FTZ) under the supervision of the U.S. Customs Service. A FTZ is a secured area considered to be outside of U.S. Customs territory. Both domestic and foreign goods can be placed in the Zone without formal customs entry payment of duties, or government excise taxes. A business using the Zone can thus reduce its costs significantly and thereby improve cash flow and return on investment. This cost savings stimulates the local economy by expanding international trade and increasing employment, particularly in manufacturing and goods-handling industries.

FREPORT EXEMPTION

The City of San Antonio, Bexar County and two local independent school districts (Judson ISD and San Antonio ISD), allow personal property tax exemptions for companies that deal with goods-in-transit or inventories used in the manufacturing process. Exemption of up to 100% of personal property taxes on goods-in-transit or inventories used in a manufacturing process and the inventory items are moved out of state within 175 days. For assistance please contact the Bexar County Appraisal District, Personal Property Department, at (210) 242-2468.

ECONOMIC DEVELOPMENT DEPARTMENT BUSINESS AND ECONOMIC DEVELOPMENT INCENTIVES

INNER CITY REINVESTMENT INFILL POLICY (ICRIP)

It is the policy of the City of San Antonio to promote growth and development in the heart of the City, specifically in areas that are currently served by public infrastructure and transit, but underserved by residential and commercial real estate markets. It is the intent of this policy to coordinate public initiatives within targeted areas in order to stimulate private investment in walkable urban communities that are the building blocks of a sustainable region. To accomplish the objectives of the Inner City Reinvestment / Infill Policy (ICRIP), the entire range of public incentives is made available under this policy, including regulatory, procedural, and financing incentives. To apply for City fee waivers and SAWS impact fee waivers, call the Center City Development Office at (210) 207-8162.

CUSTOMIZED WORKFORCE TRAINING/INDUSTRY WORKFORCE ASSISTANCE

Through an agreement established with the Alamo Colleges in March 2001, the International & Economic Development Department offers customized training assistance through the Alamo Colleges as an incentive to businesses seeking to relocate, retain, or expand their operations within San Antonio.

TAX INCREMENT FINANCING

Used to publicly finance needed public improvements and enhanced infrastructure in a defined area. The cost of improvements to the area is repaid by the contributions of future tax revenues by each participating taxing unit that levies taxes against the property.

Website: www.sanantonio.gov/planning/TIF/

DEVELOPMENT FINANCING PROGRAMS

The City of San Antonio has created non-profit corporations for the purpose of financing certain types of development through bonds or loans. The Industrial Development Authority (IDA) can issue taxable and tax-exempt bonds to acquire land and construct industrial or manufacturing facilities with a development cost under \$10 million. The Health Facilities Development Corporation (HFDC) can issue tax-exempt bonds for non-profit organizations toward the development of health care facilities. The Education Facilities Corporation (EFC) may issue tax-exempt bonds for capital improvements at institutions of higher education, as well as accredited schools, providing primary and/or secondary education services.

TEXAS INCENTIVES

STATE ENTERPRISE ZONE PROJECT DESIGNATION

An economic development tool that allows the community to partner with the State to offer a package of local and state tax and regulatory benefits to assist businesses seeking to locate, expand or retain jobs in economically distressed areas. Within the City of San Antonio, all census tract block groups in which at least 20% of the residents have an income at or below 100% of the federal poverty level now qualify as State Enterprise Zone.

SKILLS DEVELOPMENT FUND

A Texas premier job-training program providing training dollars for Texas businesses and workers. Administered by the Texas Workforce Commission, success is achieved through collaboration among businesses, public community and technical colleges, local workforce development boards and economic development partners.

TEXAS PRODUCT BUSINESS FUND

Provides financing to existing companies that manufacture products or do business within the state. Financing is done in the form of direct asset-based loans with a variable interest rate tied to LIBOR. Loans can be amortized up to the life of the asset.

TEXAS ENTERPRISE FUND

Provides the state's leaders with a "deal closing fund" that has the flexibility and financial resources to help strengthen the state's economy. The fund can be used for a variety of economic development projects including infrastructure and community development, job training programs and business incentives.

FEDERAL INCENTIVES

HISTORICALLY UNDERUTILIZED BUSINESS ZONE (HUBZONE)

HUBZone Certification provides federal contracting assistance for qualified small businesses that are located in historically underutilized business zones. Qualifying businesses may earn awards that have been set aside for companies located in HUBZone areas, sole source awards for specialized companies, and awards through full and open competition for any business within or outside a HUBZone area.

CITY OF SAN ANTONIO EMPOWERMENT ZONE

An initiative designed to promote economic development in distressed communities by using tax incentives as catalysts for private investment. Businesses located within the Empowerment Zone are eligible to take advantage of federal tax incentives to hire residents and to expand or improve their business operations.

IMPORTANT TELEPHONE NUMBERS

EMPLOYER LABOR COMPLIANCE REFERENCE

U.S. DEPARTMENT OF LABOR

Occupational Safety & Health Administration (OSHA)

Assures safe and healthful workplaces. Each OSHA Area Office in states under federal jurisdiction has a Compliance Assistance Specialist (CAS). CAS's put on seminars and workshops for small businesses and other groups. They promote OSHA's cooperative programs, OSHA's training resources, and the OSHA website.

Call your nearest OSHA area office:

City	Phone	Fax	City	Phone	Fax
Austin	512-374-0271	512-374-0086	Corpus Christi	361-888-3420	361-888-3424
Dallas	214-320-2400	214-320-2598	Houston North	281-591-2438	281-999-7457
Lubbock	806-472-7681	806-472-7686	Houston South	281-286-0583	281-286-6352
Fort Worth	817-428-2470	817-581-7723	El Paso	915-534-6251	915-534-6259
San Antonio	210-472-5040	210-472-5045			

Drug Free Workplace Requirements

1-800-522-0550

(512) 343-9595

U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC) - 1-800-669-4000

Enforces Federal laws prohibiting employment discrimination. These laws protect employees and job applicants against employment discrimination; this includes the "Americans with Disabilities Act," and discrimination involving race, gender, genetic or national origin, age, pregnancy, sex or religion.

TEXAS WORKERS' COMPENSATION COMMISSION - (210) 593-0070

State-regulated insurance system that provides covered employees with income and medical benefits if they are injured on the job or have a work-related injury or illness. Except in cases of gross negligence, workers' compensation insurance limits an employer's liability if an employee brings suit against the employer for damages. In Texas private employers can choose whether or not to carry workers' compensation insurance coverage. Texas employers who do not carry workers' compensation insurance coverage are required to report their non-coverage status and work-related injuries and illnesses to the Texas Department of Insurance, Division of Workers' Compensation.

WORKER'S COMPENSATION COMMISSION OMBUDSMAN - 1-800-252-7031

Assists persons involved in worker's compensation claims or suffering from work-related injury or illness.

TEXAS WORKFORCE COMMISSION (TWC) - (210) 258-6600

Oversees and provides workforce development services. For employers, TWC offers recruiting, retention, training and retraining, and outplacement services as well as valuable information on labor law and labor market statistics.

TEXAS COMMISSION ON HUMAN RIGHTS - (512) 437-3450

Investigates and resolves complaints of employment discrimination; the commission also provides technical assistance to employers for equal opportunity training.

AREA CHAMBERS OF COMMERCE

African American Chamber of Commerce

1717 N Loop 1604 East, Suite 220
San Antonio, TX 78232
(210) 490-1624
www.aaccsa.com

Alamo Asian American Chamber of Commerce

1617 E. Commerce, Suite 7102
San Antonio, TX 78205
(210) 798-2269
www.alamoacc.org

Alamo City Black Chamber of Commerce

600 HemisFair Plaza Way, Suite 406-10
San Antonio, TX 78205
(210) 226-9055
www.alamocitychamber.org

Alamo Heights Chamber of Commerce

P.O. Box 6141
San Antonio, TX 78209
(210) 822-7027
www.alamoheightschamber.org

Greater Boerne Chamber of Commerce

126 Rosewood
Boerne, TX 78006
(830) 249-8000
www.boerne.org

Greater New Braunfels Chamber of Commerce

P.O.Box 311417
New Braunfels, TX 78131
(830) 625-2385
www.nbcham.org

Greater San Antonio Chinese Chamber of Commerce

10233 IH 35 North
San Antonio, TX 78233
(210) 653-7288
www.gsaccc.org

Greater San Antonio Chamber of Commerce

602 E. Commerce St.
San Antonio, TX 78205
(210) 229-2100
www.sachamber.org

North San Antonio Chamber of Commerce

12930 Country Pkwy
San Antonio, TX 78216
(210) 344-4848
www.northsachamber.com

Randolph Metrocom Chamber of Commerce

9374 Valhalla
Selma, TX 78154
(210) 658-8322
www.randolphchamber.net

San Antonio Hispanic Chamber of Commerce

318 W. Houston, Suite 300
San Antonio, TX 78205
(210) 225-0462
www.sahcc.org

San Antonio Women's Chamber of Commerce

600 HemisFair Plaza Way, Suite 217
San Antonio, TX 78205
(210) 299-2636
www.sawomenschamber.org

Seguin Area Chamber of Commerce

116 N. Camp
Seguin, TX 78155
(830) 379-6382
www.seguinchamber.org

South San Antonio Chamber of Commerce

7902 Challenger Dr.
San Antonio, TX 78235
(210) 533-1600
www.southsachamber.org

West San Antonio Chamber of Commerce

314 El Paso
San Antonio, TX 78207
(210) 299-5244
www.westsachamber.org

REQUIRED EMPLOYER POSTERS



TEXAS WORKFORCE COMMISSION (512) 463-2747	U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (800) 669-4000
Website: www.twc.state.tx.us/ui/lablaw/posters.html State Law requires: "Texas Unemployment Compensation Act" "Texas Payday Law"	Website: www1.eeoc.gov/employers/poster.cfm Discrimination Act and Civil Rights Act requires: (210) 209-3320 "Equal Employment Opportunity Is the Law"
TEXAS WORKFORCE COMMISSION – CIVIL RIGHTS DIVISION (512) 463-2642	US DEPARTMENT OF LABOR OCCUPATIONAL SAFETY & HEALTH ADMINISTRATION (OSHA) (800) 821-6742
Website: www.twc.state.tx.us/crd/eeoposter.pdf Optional state poster "The Law in Texas"	San Antonio area office: (210) 472-5040 Website: www.osha.gov Federal Law requires on a case by case basis: "Job Safety & Health Protection – It's The Law"
TEXAS DEPARTMENT OF INSURANCE (866) 393-6432	US DEPARTMENT OF LABOR (866) 487-2365
OFFICE OF INJURED EMPLOYEE COUNSEL DIVISION OF WORKERS' COMPENSATION Website: www.tdi.state.tx.us/forms/form20employer.html Required posters: "Employer's Notice of Ombudsman Program" "Do or Do Not Carry Workers Comp Insurance" "How Employees Can Report Workplace Safety Violations"	WAGE & HOUR DIVISION Website: www.dol.gov/compliance/topics/posters.htm Federal Law requires: "Employee Rights Under the Fair Labor Standards Act"(FLSA / Minimum Wage) "Job Safety and Health: It's the Law" (Occupational Safety and Health Act/OSHA) "Employee Rights and Responsibilities Under The Family and Medical Leave Act" (FMLA) Poster "Equal Employment Opportunity Is the Law" (EEO) "Migrant and Seasonal Agricultural Worker Protection Act Notice (MSPA)" "Employee Rights for Workers with Disabilities Paid at Special Minimum Wages" "Employee Polygraph Protection Act Notice (EPPA)" "Your Rights Under the Uniformed Services Employment and Reemployment Rights (USERRA)"
OFFICE OF ATTORNEY GENERAL OF TEXAS (512) 463-2185	TEXAS DEPARTMENT OF STATE HEALTH SERVICES (512) 834-6665
Website: www.oag.state.tx.us/AG_Publications/pdfs/whistleblower_poster.pdf Required poster: "You Have the Right to Not Remain Silent"	Website: www.dshs.state.tx.us/tiertwo/pdf/NoticeEng.pdf Required poster: "Texas Hazard Communication Act"

IMPORTANT TELEPHONE NUMBERS

Animal Care Services	207-3338
Aviation	207-3450
Capital Improvements Management Services	207-8140
Center City Development Office	207-6912
City Attorney	207-8940
City Auditor	207-2853
City Clerk	207-7253
City Council Offices	207-7040
City Manager's Office	207-7080
Code Enforcement Services	207-7881
Communications & Public Affairs	207-7234
Convention & Visitors Bureau	207-6700
Convention, Sports & Entertainment Facilities	207-8500
Cultural Affairs	207-8483
Customer Service/311	207-3312
Development Services	207-8259
Downtown Operations	207-3677
Economic Development	207-8080
Environmental Policy	207-6103
Finance	207-5734
Fire/EMS	207-8400
Grants & Monitoring	207-7060
Health	207-8731
Historic Preservation	207-8316
Human Resources	207-6506
Human Services	207-8141
Information Technology Services	207-8301
Intergovernmental Relations	207-8109
International Relations Office	207-8100
Library	207-2644
Management & Budget	207-8360
Mayor's Office	207-7060
Military Affairs	207-2712
Municipal Court	207-8970
Parks & Recreation	207-8480
Planning & Community Development	207-0147
Police	207-7484
Public Works	207-8025
Purchasing & General Services	207-7260
Solid Waste Management	207-6470

CITY OF SAN ANTONIO DEPARTMENT DIRECTORY

GREATER SAN ANTONIO AREA: INCORPORATED CITIES AND TOWNS

Alamo Heights	(210) 822-3331
Balcones Heights	(210) 735-9148
Bandera	(830) 460-7170
Castle Hills	(210) 342-2341
Castroville	(830) 931-4070
China Grove	(210) 648-4923
Cibolo	(210) 658-9909
Converse	(210) 658-5356
Elmendorf	(210) 635-8210
Floresville	(210) 393-3105
Fair Oaks Ranch	(210) 698-0900
Garden Ridge	(210) 651-6632
Grey Forest	(210) 695-3261
Helotes	(210) 695-5033
Hill Country Village	(210) 494-3671
Hollywood Park	(210) 494-2023
Hondo	(830) 741-5077
Kirby	(210) 661-3198
Leon Valley	(210) 684-1391
Live Oak	(210) 653-9140
Lytle	(830) 709-3692
Marion	(830) 914-2391
Olmos Park	(210) 824-3281
Pleasanton	(830) 281-8502
Poteet	(830) 276-3806
St. Hedwig	(830) 667-9568
Shavano Park	(210) 493-3478
Schertz	(210) 658-7477
Selma	(210) 651-6661
Somerset	(210) 622-5611
Terrell Hills	(210) 824-7401
Universal City	(210) 659-0333
Von Ormy	(210) 449-6788
Windcrest	(210) 655-0022

BUSINESS LICENSES, PERMITS & REGISTRATIONS ISSUED BY THE CITY OF SAN ANTONIO (LISTED BY DEPARTMENT)

ANIMAL CARE SERVICES

www.sanantonio.gov/animalcare

Pet Shop Permit
Commercial Kennel Permit
Commercial Cattery Permit
Pet Grooming Permit
Animal Exhibit Permit

CODE ENFORCEMENT SERVICES

www.sanantonio.gov/ces

Scrap Tire Facility License
Tire Transporter Permit

CONVENTION & VISITORS BUREAU

www.filmsanantonio.com

Video Taping, Film Production and Still Photography in City
Parks Permit

DEVELOPMENT SERVICES DEPARTMENT

(210) 207-1111

www.sanantonio.gov/dsd

Residential Building Contractor Registration
Home Improvement Contractor Registration
Home Improvement Salesman Registration
House Move License
Demolition License
Sidewalk & Curb Contractor License
Curb Painter License
Plumbing State License Registration
Irrigator Registration
Mechanical State License Registration
City Mechanical License
HVAC-Agent Registration
State Electrical Contractor Registration
City Electrical Master
City Electrical Journeyman Renewal License
State Sign Contractor Registration
City Commercial Sign Operator License
Sign Billboard Operator License
Tree Maintenance License

DOWNTOWN OPERATIONS

www.sanantonio.gov/dtops

Downtown Mobile Food Vending Permit
Riverwalk Vending Permit
Sidewalk Café Permit
Private Property Vending Permit (Riverwalk Only)

FINANCE DEPARTMENT

www.sanantonio.gov/finance

Canvasser License
Foot Peddler License
Truck Peddler License
Beer, Wine, Liquor License
Coin Operated Amusement Machine License

METROPOLITAN HEALTH DISTRICT

www.sanantonio.gov/health

Food Establishment License
Mobile Food Vendor License
Temporary Food Establishment
Mobile Park License
Rendering Establishment License
Rendering Materials Collector License
Rendering Storage License
Care Facilities Permit
Swimming Pool Permit
City Public & Charter School Permit
Dog Friendly Dining Permit
Food Manager/Handler License
Air Pollution License

SAN ANTONIO FIRE DEPARTMENT

www.sanantonio.gov/safd

Blasting Permit
Burning Bonfire Permit
Fire Alarm Permit
Fixed Pipe Permit
Spray Booth Permit
Sprinkler Permit
Fast-Track Permit
Gaseous Permit
Portable Outdoor Gasfire Permit
Storage Tank Permit
Open Flame & Candle Permit
Pyro & Fireworks Permit

SOLID WASTE MANAGEMENT SERVICES

www.sanantonio.gov/swmd

Solid Waste Hauler Permit

POLICE DEPARTMENT

Ground Transportation Office

www.sanantonio.gov/sapd

Taxicab Permit
Tour Service Permit
Charter Service Permit
Limousine Permit
Horse Carriage Permit
Pedicab Permit

GUIDELINES ON COMMERCIAL CONSTRUCTION

PASSION

Introduction and Permit Categories

Commercial construction projects will be in one of the following categories: new construction (NS), interior finish-out (IF), remodel work (R), demolition (D), or Miscellaneous Commercial (MC). The importance of the category is to determine the scope of review.

- New Construction- erecting a structure from the ground up or an addition to an existing structure. Initial plan review process time is 45 calendar days.
- Interior Finish-Out- completion of a shell building or interior remodeling of an existing building and may include interior demolition. The process time is 20 calendar days.
- Remodel- interior and exterior work including parking lots. Plan review process time is 15 calendar days.
- Demolition- partial or total demolition of an existing structure. Plan review process time is same day.
- Miscellaneous Commercial- mezzanines, store front replacement, awnings, controlled access gates, marquees, etc.

No Plans Permit

Several categories of minor commercial construction permits do not require plan review. However, the applicant must identify the location of work to be performed with address or legal description. Categories of commercial permits not requiring plans include:

- Electrical replacement and repairs of less than 100 KVA (Kilo Volt Amp), single phase or 150 KVA, 3-phase.
- Electrical annual mechanical permit for mechanical work.
- Plumbing replacement and repair of plumbing work. However, it must be performed by a licensed plumber.
- Mechanical replacement and repairs of any heating, ventilating, cooling or refrigeration system. However, it must be performed by a licensed mechanical contractor.

All permit applications and other information can be obtained at the City of San Antonio Service Center locations:

Development & Business Services Center	Valley View Shopping Center	South Park Mall
1901 S. Alamo M-F 7:45 a.m. to 4:30 a.m. 207-1111	8523 Blanco Rd. M-F 8 a.m. to 5 p.m. 207-6150	2310 SW Military Dr. M-F 10:00 a.m. to 7:00 p.m. 207-6141
City Base Community Link	Las Palmas	Oak Ridge Community Link
3154 S.E. Military Dr. Ste #102 M-F 8 a.m. to 5 p.m. 210-207-6570	Shopping Center 803 Castroville Rd., Suite 132 M-F 8 a.m. to 5 p.m. 207-6545	11220 Perrin Beitel Ste #112 M-F 8 a.m. to 5 p.m. 210-207-5165

PEOPLE

GUIDELINES ON BUSINESS TAXES

TYPE OF BUSINESS ENTITY	FORMS REQUIRED	PURPOSE	WHEN TO FILE	WHERE TO FILE
INCOME TAXES - Federal Only				
Sole Proprietor	Form 1040 Schedule C	Report taxable income: Schedule included in individual income tax return	15th day of the fourth month after the end of the fiscal year	Department of the Treasury Internal Revenue Service Austin, Texas 73301
Partnership	Form 1065	A partnership must file an annual return to report the income, deductions, gains, losses, etc., from its operations, but it does not pay income tax. Instead, it "passes through" any profits or losses to its partners. Each partner includes his or her share of the partnership's income or loss on his or her tax return. Partners are not employees and should not be issued a Form W-2. The partnership must furnish copies of Schedule K-1 (Form 1065) to the partners by the date Form 1065 is required to be filed, including extensions	15th day of the fourth month after the end of the fiscal year	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0011
"C" Corporation	Form 1120	Report taxable income. Required form if incorporated.	15th day of the third month after the end of the fiscal year	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0011
"S" Corporation	Form 1120S	An eligible domestic corporation can avoid double taxation (once to the shareholders and again to the corporation) by electing to be treated as an S corporation. Must be noted on your personal 1040	15th day of the third month after the end of the fiscal year	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0011

GUIDELINES ON BUSINESS TAXES

BUSINESS TAXES				
TYPE OF BUSINESS ENTITY	FORMS REQUIRED	PURPOSE	WHEN TO FILE	WHERE TO FILE
Franchise Tax	Texas Franchise Tax Report	The Texas franchise tax is a privilege tax imposed on each taxable entity formed or organized in Texas or doing business in Texas. All taxable entities must file franchise tax reports	Initial report due one year and 90 days after the registration date of a Texas taxable entity and then annually on May 15	Comptroller of Public Accounts Austin, Texas 78744
Sales and Use Tax: State and local		Tax on sales of items collected from purchaser and remitted to the Comptroller	Returns must be filed or postmarked on or before the 20th day of the month following the end of each reporting period	Comptroller of Public Accounts Austin, Texas 78744
Business Property Taxes	Rendition Form	To report tangible personal property used to produce income	Between January 1 and March 31	Specific local county appraisal district
RESOURCES/ HELPFUL TIPS:		Internal Revenue Service has many publications helpful to small businesses and also provides small business seminars. Information on seminars: 512/499-5439 Business tax kit and publications: 800/829-3676 IRS general information: 800/829-1040	Comptroller of Public Accounts 512/463-4600 800/252-5555	Texas Workforce Commission 101 East 15th Street Austin, TX 78778
EMPLOYMENT TAXES				
Quarterly Tax Estimates: Sole Proprietor Partnership	Form 1040 ES	May be required if not withheld through wage source during current tax year	Generally April 15, June 15 and Sept 15 of current tax year and Jan 15 of the following year	Internal Revenue Service P.O. Box 970001 St. Louis, MO 63197
Regular C Corporation	No form- must submit payments online	Must estimate current earnings and pay employee withholdings quarterly	Quarterly, 15th day of the 4th, 6th, 9th and 12th month of the current fiscal year	www.eftps.gov

GUIDELINES ON EMPLOYMENT TAXES

EMPLOYMENT TAXES

TYPE OF BUSINESS ENTITY	FORMS REQUIRED	PURPOSE	WHEN TO FILE	WHERE TO FILE
Payroll Taxes - Federal, State and Local: For all entities (sole proprietor, partnership, corporation)	Form 940	Federal unemployment tax	Annually, January 31	Return with payment: Internal Revenue Service PO Box 105078 Atlanta, GA 30348-5078 Without payment: Department of the Treasury Internal Revenue Service Ogden, UT 84201-0046
	Form 941	Social Security and withholding income tax	Quarterly, due one month after the calendar quarter ends	
	Form W-2, W-3	Withholding information statement	Employee's copy: January 31 Federal copy: February 28	Employee's copy: Employee's home address Federal copy: Social Security Administration Data Operations Center Wilkes-Barre, PA 18769
	Form W-4, I-9	Employee tax records	Required to be on file	
	Form TWC C-3, C-4 TWC Status Report	State unemployment tax - payroll taxes are required if you have at least one employee	Quarterly, due one month after the calendar quarter ends	TWC Tax Department, PO Box 149037, Austin, TX 78714-9037
Payroll Taxes Non - resident alien	Form 1042, 1042-S	Withholding for U.S. Source Income of foreign persons	Annually, March 15 of the year following	Internal Revenue Service Philadelphia, PA 19255
	Statement to Payee (can use 1047-S)	Foreign person's U.S. Source Income subject to withholding	Copy to payee by March 15	To recipient

Office Districts

(O-1) Restricts uses primarily to offices and ancillary uses (ancillary uses are those provided for the convenience of on-site tenants and which do not provide services or products to the general public) which do not have peak weeknight or weekend usage in order to provide a buffer between residential areas and more intensive uses. "O-1" districts provide for the establishment of low to mid-rise office buildings.

(O-1.5) Allows the same uses as the "O-1" district; however, the "O-1.5" is intended for taller, mid-rise office buildings or campuses.

(O-2) Provides a wider variety of office and retail uses than O-1 district, to permit mixed use development and the internal capture of vehicular traffic while facilitating economic growth. O-2 districts provide for the establishment of low to high rise office buildings. Examples of permitted uses include: Art galleries, bookstores, drug stores, delicatessens, newstands, auditorium, barber shops, beauty shops, and restaurants.

Neighborhood Commercial District

(NC) Provides small areas for offices, professional services, service and shopfront retail uses; all designed in scale with surrounding residential development. Examples of permitted include: pet grooming, antique store, apparel and accessory store, retail bakery, office (less than 3000 square feet and less than 35 feet in height), candy, nut and confectionery (retail).

Commercial Districts

(C-1) C-1 districts accommodate neighborhood commercial uses that depend on a greater volume of vehicular than an NC district. "C-1" uses are considered appropriate buffers between residential uses and C-2 and C-3 districts and uses. Examples of permitted uses include: video games, small animal clinic, apartments (maximum of six units per gross acre), furniture sales, nursery (retail – no growing of plants on site permitted), office equipment and supply, rug or carpet sales (retail).

(C-2) C-2 districts accommodate commercial and retail uses that are more intensive in character than NC and C-1 uses and that generate a greater volume of vehicular traffic. Examples of permitted uses include: alcoholic beverage retail store, miniature golf, billiard parlor (no alcohol), laser hide and seek game (indoors), pet cemetery.

(C-2NA) C-2NA districts are identical to C-2 districts except that the sale of alcoholic beverages is prohibited.

(C-3) C-3 districts are intended to provide for more intensive commercial uses than those located within the NC, C-1, C-2, or C-3 zoning districts. C-3 uses are typically characterized as community and regional shopping centers, power centers, and/or assembly of similar uses into a single complex. Examples of permitted uses include: microbrewery, winery with bottling, amusement/theme parks, dance hall, theatre (indoor –over 2 screens or stages), auto and light truck repair, auto sales (new and used), auto glass sales (installation permitted), auto muffler (sales and installation only), apartments (6 through 20 units per gross acre), bookbinder, dry cleaning or laundry plant.

(C-3R) C-3R districts are identical to C-3 districts except that the sale of alcoholic beverages for on-premises consumption is prohibited.

(C-3NA) C-3NA districts are identical to C-3 districts except that the sale of alcoholic beverages is prohibited.

Downtown

(D) This zone provides concentrated downtown retail, service, office and mixed uses in the existing central business district. Examples of permitted uses include: indoor theatres, taxi service, apartments (6 dwelling units through 50 dwelling units per gross acre), hotels, motels, offices (no restrictions on square footage unless otherwise prescribed), telephone equipment infrastructure.

CITY OF SAN ANTONIO

EXAMPLES OF USES PERMITTED IN ZONING DISTRICTS

Light Industrial District

(L) The light industrial district provides for a mix of light manufacturing uses, office park, flex-space and limited retail and service uses that serve the industrial development in the zone. Examples of permitted uses include: auto alarm and radio – sales and installation, cabinet/carpenter shop, can recycle, collection, station (no shredding), lumber yard and building materials, machine shop, broom and brush manufacturing.

General Industrial District

(I-1) This district accommodates areas of heavy and concentrated fabrication, manufacturing and industrial uses that are suitable based on the character of adjacent development in the zone. Examples of permitted uses include: abrasive manufacturing, chemical/drug wholesale and storage, clothing manufacturing (non-chemical process), ice cream manufacturing.

Heavy Industrial District

(I-2) The I-2 district includes uses that are highly hazardous, environmentally severe in character and/or generate very high volumes of truck traffic. The I-2 district was established in order to provide sites for activities that involve major transportation terminals and manufacturing materials that have a greater impact on the surrounding area than industries found in the L or I-1 districts. Examples of permitted uses include: batching plant, dry cleaning plant, acetylene gas manufacturing and storage, asphalt products manufacturing.

CITY OF SAN ANTONIO DOS AND DON'TS ON STARTING A BUSINESS

Now that you're about to open for business, here are five tips for starting out on the right foot:

1. Search for suppliers and subcontractors you can count on. Use these sources:

Research organizations
Specialty magazines in your industry
Connections and networks

Trade organizations and industry groups
Chambers of commerce
Yellow Pages

2. Carefully evaluate each supplier's quality, price, and service by checking references and using trial orders.

3. Establish good credit by paying your bills as quickly as possible.

4. Negotiate the best terms you can, using your start-up situation as leverage.

5. Seek to build long-term relationships with your best suppliers.

For a review of basic start-up principles, here are eight dos and don'ts:

1. Do create a written business plan. Don't worry about its length (10 to 40 pages, depending on the type of presentation) as much as its strength (include 8 or 9 basic components).

2. Don't shortchange yourself in terms of staff, equipment, and space—but do think “lean.” During your early stages of growth, do strive to keep your business as simple as possible.

3. Do apply for credit in your start-up period, even if you don't need it. It's important to start building a credit rating and credit history as soon as possible so evidence of your creditworthiness grows as your financial needs grow.

4. Do establish a working relationship with more than one banker. Not only will this help keep your bankers competitive and protect you against unexpected changes in the banking community, but it will give you more options as your financial needs grow.

5. Don't use short-term debt to finance long-term needs. Match loans and terms to your need and payment base. Since you are building equity in equipment and real estate from profits over a number of years, you should finance it the same way.

6. During your start-up period, do give your suppliers proof that there's demand for your product or service. They want you to succeed. If you show them why you can, chances are they will not only extend credit, but also give you the attention you deserve.

7. Do ask customers for feedback regularly. Invite them to be candid and to tell you about your weaknesses as well as your strengths, and how you can serve them better.

8. Don't rely solely on long-term goals (e.g., annual or quarterly). Do set daily and weekly objectives that will help you measure performance day to day and week to week.



EVERY BUSINESS NEEDS

a little help

The ACCION Business Lending and Learning Center provides full wraparound business services to small business owners, whether you are starting a business or expanding your business. We are:

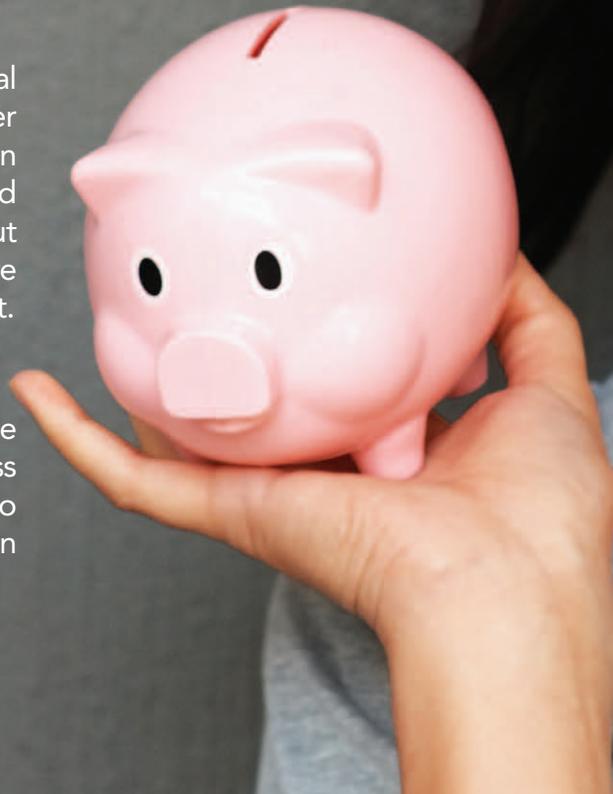
- A trusted business lender. We provide business loans in the greater San Antonio region ranging from \$500 to \$250,000 including SBA 504 real estate loans (\$350,000 to \$4 million), EDA loans, and more.
- A sounding board. We provide individual consultations ranging from cash flow, to accessing loans, marketing and business plans and more.
- A resource. We provide business seminars and training focusing on business financials, marketing and sales, strategic planning and business lending. ACCION also hosts the Women's Business Center in partnership with the SBA.

Learning:

Training, Seminars, and Individual Consultations: Each month, the Center hosts strategic business education seminars that can help you build confidence and understanding about business ownership. Consultations are available and are made by appointment.

Lending:

Micro, Mid, Macro loans: We have the right loan product for your business needs! Loans range from \$500 to thousands of dollars in the greater San Antonio region.



PASSION

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