

# Thinking of starting a new BUSINESS?



*Pleasant Hill is the ideal location!*

Whether you are starting fresh or expanding, Pleasant Hill is the premiere setting for a variety of businesses, ranging from professional offices, to retail shops, restaurants, and light manufacturers. Pleasant Hill is an attractive city with an excellent location in the heart of Contra Costa County. With easy access to I-680, countless amenities, and strong community spirit, Pleasant Hill is the ideal environment for businesses to start, grow, and thrive. When you contact City Hall, you can expect attentive, tailored service to accommodate your business needs.

The following information is provided to give you an overview of the process to establish your business in Pleasant Hill. At any time during this process, feel free to contact Kelly Calhoun, Economic Development Manager at (925) 671-5213 with questions.



City of  
Pleasant Hill

[www.pleasanthillca.org/econdev](http://www.pleasanthillca.org/econdev)

## 1. What's your plan?

The process of researching and writing a business plan allows you to detail your goals and logistics, and specify product offerings. A business plan helps improve the chances of your venture succeeding, although risk cannot be entirely eliminated. Business Plan templates are available at the City's website, and are encouraged ([www.pleasant-hill.net/newbusiness](http://www.pleasant-hill.net/newbusiness)).

Additionally, the following local resource partners can provide guidance and expertise for the technical sections of your plan:

**Contra Costa Small Business Development Center SBDC** is the education partner of the U.S. Small Business Administration (SBA; see below). It provides research, advice, and training on a wide variety of business topics, providing access to experts in many fields.

300 Ellinwood Way #300, Pleasant Hill, CA 94523  
(925) 602-6806  
[www.ContraCostaSBDC.com](http://www.ContraCostaSBDC.com)

### U.S. Small Business Administration (SBA)

The SBA offers financial and educational tools to help small businesses thrive.

San Francisco District Office  
455 Market Street, Sixth Floor  
San Francisco, CA 94105  
(415) 744-6820  
[www.sba.gov](http://www.sba.gov)

### SCORE (Service Corps of Retired Executives)

SCORE provides training, mentoring and free counseling services to small business owners and entrepreneurs.

## 2. Which legal structure?

Your business is a sole proprietorship by default. If you would like to change the structure, contact the Secretary of State to establish a corporation, partnership, or a limited liability company.

### California Secretary of State

1500 11th Street, Sacramento, CA 95814  
(916) 657-5448  
[www.sos.ca.gov/business/business.htm](http://www.sos.ca.gov/business/business.htm)

## 3. What's your name?

If your firm is called anything other than your first and last name, you must file a Fictitious Business Certificate with the Contra Costa County Clerk.

Contra Costa County Clerk Recorder  
555 Escobar Street, Martinez, CA 94553  
(925) 335-7900  
<http://www.ccclerkrec.us/clerk/clerk/fictitious-business-name>

## 4. Separate your finances

Establish a business account, separate from your personal account. This will build credit for your business, which improves your access to business loans and lines of credit. A separate business account also facilitates filing your tax return. Contact the bank or credit union of your choice directly to establish a checking account for your business.

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# BUSINESS PLAN

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## 5. Need a loan?

Now that your business plan is polished and you've begun to build credit, you are in a good position to seek financing. Choices range from independent microlenders (lending \$50,000 or less) to government-backed loans (lending a maximum of \$2 million) from the US Small Business Administration (SBA). This list is for your convenience. You will need to qualify for the loans by meeting the lending standards of these institutions and their program criteria.

### Funding Tool

KivaZip is a community funding tool which facilitates investments from friends and family. [www.terragreencdc.org/Kiva\\_zip](http://www.terragreencdc.org/Kiva_zip).

### Large Banks

Large banks with local branches that offer SBA federally backed loan services can be found at:

US Small Business Administration.  
Click through Loans > Find a Lender  
[www.sba.gov](http://www.sba.gov)



### Microlender

Working Solutions is a Bay Area microlender with loans between \$5,000 and \$50,000, which also provides education resources to new businesses. Borrowers can expect mentoring, workshops, and networking with other local small businesses.

Working Solutions  
270 Frank H. Ogawa Plaza , Oakland, CA 94612  
(415) 655-5473  
[www.workingsolutions.org](http://www.workingsolutions.org)

### Free Credit History

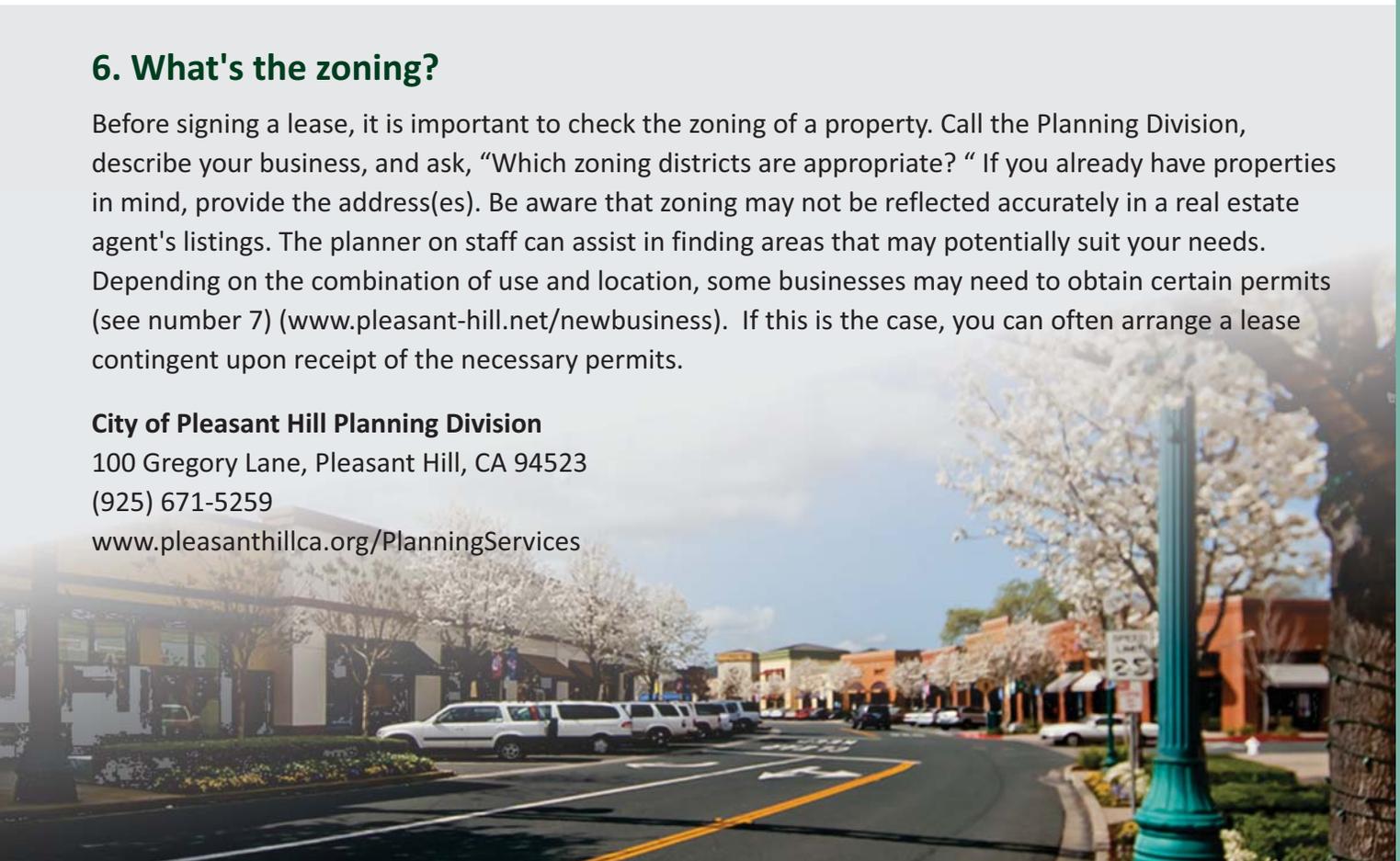
Free credit history can be accessed once a year

## 6. What's the zoning?

Before signing a lease, it is important to check the zoning of a property. Call the Planning Division, describe your business, and ask, "Which zoning districts are appropriate?" If you already have properties in mind, provide the address(es). Be aware that zoning may not be reflected accurately in a real estate agent's listings. The planner on staff can assist in finding areas that may potentially suit your needs. Depending on the combination of use and location, some businesses may need to obtain certain permits (see number 7) ([www.pleasant-hill.net/newbusiness](http://www.pleasant-hill.net/newbusiness)). If this is the case, you can often arrange a lease contingent upon receipt of the necessary permits.

### City of Pleasant Hill Planning Division

100 Gregory Lane, Pleasant Hill, CA 94523  
(925) 671-5259  
[www.pleasanthillca.org/PlanningServices](http://www.pleasanthillca.org/PlanningServices)



## 7. Which permits do you need from Pleasant Hill?

Want to display a sign? Remodel your space? Build a new facility? Permits help ensure Pleasant Hill maintains a safe, attractive, and visually cohesive environment for all to enjoy. Depending on your activities, you will work with the Pleasant Hill Planning, Economic Development, and Building Departments, and in some cases, City commissions. Examples of common City of Pleasant Hill permits are:

### ■ Home Occupation Permit (Planning Division)

If you are starting a home-based business, you may be eligible for a same-day permit. The Home Occupation Permit has 14 standards, and all must be met for same day approval. Those renting their home or apartment must also have a sign-off from their landlord.

### ■ Sign Permit (Planning Division)

All permanent signs in Pleasant Hill must be approved by the Planning Department. Many Pleasant Hill commercial areas have a “master sign program” which facilitates approval in one week or less, provided you use a compliant design and have clearance from the property manager. Areas without a master sign program must comply with Pleasant Hill Municipal Code 18-60, the City's general sign code. The Planning Department can provide you with requirements and application details for any type of sign.

### ■ Conditional Use Permit (Planning Division)

Each site in a city is assigned a zoning district, or “zone.” Depending on the zone, some activities (land uses) are permitted outright, while others require a conditional use permit or may be prohibited due to incompatibility. For example, light manufacturing is by right in the light industrial district, limited in the general commercial district, but not allowed in the retail business district. Inquire about the standards for your project, including those for parking. The Zoning Administrator and/or the Planning Commission is responsible for approving use permits.

### ■ Design Review (Planning Division)

Any changes to the exterior of a commercial building, parking lot, or landscaping (for example, changing building color) will require design review

approval. Some minor changes are reviewed and approved at the zoning administrator level, while others are reviewed by the Architectural Review Commission. An application and requirements guide is available on the City's web page or at City Hall from the Planning Division.

Architectural Review Submittal

Requirements/Application

[www.pleasanthillca.org/ARCPPermit](http://www.pleasanthillca.org/ARCPPermit)

### ■ Building Permit (Building Division)

Building Permits regulate construction for the safety of occupants. A Building Permit is needed for all new construction, and in many cases, a permit is required for remodeling (“tenant improvements”). After any necessary Planning Permits are obtained, a Building Permit may follow. The process for tenant improvements includes plan review, permit, inspection, and obtaining a certificate of occupancy. In the case of a minor change (such as replacement of an existing water heater or toilet) the permit can be obtained the same day.

#### City of Pleasant Hill Planning Division

100 Gregory Lane, Pleasant Hill, CA 94523

(925) 671-5259

[www.pleasanthillca.org/PlanningServices](http://www.pleasanthillca.org/PlanningServices)

#### City of Pleasant Hill Building Division

100 Gregory Lane, Pleasant Hill, CA 94523

(925) 671-5200

[www.pleasanthillca.org/BuildingServices](http://www.pleasanthillca.org/BuildingServices)



## 8. What permits do you need from other agencies?

You will also need permits from public agencies in addition to the City of Pleasant Hill. For example, if you open a restaurant, you will contact Contra Costa County Public Health. If you decide to serve wine, you will contact California Alcoholic Beverage Control. To get a quick start on what regional, state, and federal permits and licenses your business needs, visit CalGOLD online.

Governor's Office of Economic Development  
Business Permits Made Simple, [www.calgold.ca.gov](http://www.calgold.ca.gov)

### ■ Alcohol

To sell alcoholic beverages, you must obtain an Alcoholic Beverage License.

**California Dept. of Alcoholic Beverage Control**  
1515 Clay Street, Suite 2208, Oakland, CA 94612  
(510) 622-4970  
[www.abc.ca.gov](http://www.abc.ca.gov)

### ■ Air Discharge

If your business regularly uses a diesel generator or discharges particulate or chemicals into the air through activities such as painting, printing, dry cleaning, laboratory activities, or cooking beef, a permit from the Bay Area Air Quality Management District may be required.

**Bay Area Air Quality Management District**  
375 Beale Street, Suite 600  
San Francisco, CA 94105  
(415) 749-4900  
Permit Ombudsman, (415) 749-4681  
[www.baaqmd.gov](http://www.baaqmd.gov)

### ■ Sewage Discharge

Every new business in the Central Contra Costa Sanitation District's service area must have their plans reviewed prior to service.

**Central Contra Costa Sanitation District**  
5019 Imhoff Place, Martinez, CA 94553  
(925) 229-7371 (Permit Counter)  
[www.centalsan.org](http://www.centalsan.org)

### ■ Health Certificate

Restaurants and vendors that prepare and sell food (wholesale, or directly to customers) must work from facilities approved by the Contra Costa County Health Department. Food preparation is limited to certified kitchens; the kitchen of a residence cannot be used. You may wish to consider making arrangements with facilities such as a senior center, church, or commissary if you only need periodic kitchen usage.

**Contra Costa County Health Services  
Department of Environmental Health**  
2120 Diamond Blvd., #200, Concord, CA 94520  
(925) 692-2500  
[www.cchealth.org/groups/eh/](http://www.cchealth.org/groups/eh/)

### ■ Sales Permit

Wholesale and retail businesses need to obtain a Seller's Permit from the California Department of Tax and Fee Administration.

### ■ California Department of Tax and Fee Administration

[www.cdtfa.ca.gov/services/#Register-renewals](http://www.cdtfa.ca.gov/services/#Register-renewals)  
450 N. Street, Sacramento, CA 94279  
1-800-400-7115



## 9. Start utilities

Pleasant Hill utility providers are listed here for your convenience. Some providers have programs to help small businesses reduce their costs.

### ■ Electricity and gas

#### **Pacific Gas & Electric**

Business customers: 1-800-468-4743  
[www.pge.com/mybusiness](http://www.pge.com/mybusiness)

PG&E offers rebates to new and existing businesses for the purchase of energy efficient equipment. To learn how to obtain a rebate, which types of appliances are covered, and other details, see [www.pge.com/mybusiness/energysavingsrebates/rebatesincentives/](http://www.pge.com/mybusiness/energysavingsrebates/rebatesincentives/)

### ■ Trash and recycling collection

#### **Republic Services**

441 N Buchanan Circle, Pacheco, CA 94553  
 (925) 685-4711  
<http://site.republicservices.com/site/pacheco-ca>

Recycling and trash fees depend on the size of bins used and frequency of pickup. New businesses can start off with somewhat smaller bins or less frequent trash pickup, and as appropriate, scale up in size or frequency as their need grows. Republic Services can change bin size in approximately two weeks and can respond to a special pick up request in one day.



### ■ Water (most areas in Pleasant Hill)

#### **Contra Costa Water District**

1331 Concord Avenue, Concord, CA 94520  
 (925) 688-8044; [www.ccwater.com](http://www.ccwater.com)

### ■ Water (Lafayette border)

#### **East Bay Municipal Utility District**

375 11th Street, Oakland, CA 94607  
 (866) 403-2683; [www.ebmud.com](http://www.ebmud.com)



## 10. Don't forget the business license

Pleasant Hill requires persons carrying out any service, trade, or occupation in the city to obtain a Business License. Please contact the Finance Department for an application or download an application from the City's website.

City of Pleasant Hill  
 100 Gregory Lane, Pleasant Hill, CA 94523  
 (925) 671-5234  
[www.pleasanthillca.org/BusinessLicense](http://www.pleasanthillca.org/BusinessLicense)



## 11. Business related taxes

Obtain your Employer Identification Numbers or Federal Taxpayer Identification Number, calculate employee withholdings, self-employment tax and other business tax withholdings.

### **Federal Taxes and Identification Number Internal Revenue Service**

185 Lennon Lane, Walnut Creek, CA 94598  
(925) 974-3398  
(844) 545-5640 (Appointments)  
[www.irs.gov/Businesses](http://www.irs.gov/Businesses)

### **State Employer Identification Number and Payroll Taxes**

Learn how to calculate state payroll taxes: Unemployment Insurance (UI), Employment Training Tax (ETT), State Disability Insurance (SDI), and Personal Income Tax (PIT).

### **Employment Development Department**

4071 Port Chicago Highway, Suite 250  
Concord, CA 94520  
(925) 671-4500; [www.edd.ca.gov](http://www.edd.ca.gov)

### **Worker's Compensation**

Worker's Compensation insurance is required for all California employers. Premiums are based on the job each employee performs and their total wages. In California, most small employers are insured by the State Compensation Insurance Fund (State Fund).

### **State Compensation Insurance Fund**

(888) 782-8338; [www.scif.com](http://www.scif.com)

## 12. Recruit and train employees

EastBayWORKS is a one-stop career center offering employers job posting service, candidate recruitment, screening, and referral. A partner of the Workforce Development Board, EastBayWORKS also offers testing and interviewing facilities, and may also subsidize employer-based training and offer tax credit assistance. Contact EastBayWORKS or the Workforce Development Board for more information.

### **EastBayWORKS**

4071 Port Chicago Highway, Suite 250  
Concord, CA 94520  
(925) 671-4500; [www.EastBayWORKS.com](http://www.EastBayWORKS.com)

### **Workforce Development Board of Contra Costa County**

300 Ellinwood Way, 3rd Floor,  
Pleasant Hill, CA 94523  
(925) 602-6800, [www.wdbccc.com](http://www.wdbccc.com)

## Additional local resources

- ❑ **Pleasant Hill Chamber of Commerce**  
Pleasant Hill, CA 94523  
(925) 687-0700  
[www.pleasanthillchamber.com](http://www.pleasanthillchamber.com)
- ❑ **Bay Area Green Business Program**  
Contra Costa County Regional Coordinator  
(925) 335-3200; [www.greenbiz.ca.gov](http://www.greenbiz.ca.gov)
- ❑ **California Tools for Business Success**  
[www.toolsforbusiness.info](http://www.toolsforbusiness.info)
- ❑ **Shop Pleasant Hill**  
[www.ShopPleasantHill.org](http://www.ShopPleasantHill.org)
- ❑ **Pleasant Hill Library**  
1750 Oak Park Blvd  
Pleasant Hill, CA 94523  
(925) 646-6434; [www.ccclib.org](http://www.ccclib.org)

## Resources for Pleasant Hill Businesses

### City of Pleasant Hill

City Hall, 100 Gregory Lane,  
Pleasant Hill, CA 94523 [www.pleasanthillca.org](http://www.pleasanthillca.org)

Business Concierge (start here) (925) 671-5259

Business License (925) 671-5234

Building (remodeling and new construction)  
(925) 671-5200

Economic Development (925) 671-5213

Planning (zoning, signs, parking, permits)  
(925) 671-5259

### Small Business Finance and Consulting

#### Business Planning

Small Business Development Center:  
[www.ContraCostaSBDC.com](http://www.ContraCostaSBDC.com)

Score: [eastbay.score.org](http://eastbay.score.org)

Renaissance Center: [www.rencenter.org](http://www.rencenter.org)

#### Finance—Commercial

Federally guaranteed loans: SBA [www.sba.gov](http://www.sba.gov)

#### Finance—Microlender and Alternative

KivaZip: [www.terragreencdc.org/Kiva\\_zip](http://www.terragreencdc.org/Kiva_zip)

**Working Solutions:** [www.workingsolutions.org](http://www.workingsolutions.org)

**Free Credit History:** [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Fictitious name:** Contra Costa County Clerk,  
[www.ccclerkrec.us/clerk/clerk/](http://www.ccclerkrec.us/clerk/clerk/)  
fictitious-business-name

### Local Utilities & Services

**CCWD** [www.ccwater.com](http://www.ccwater.com) (925) 688-8044

**Central Sanitation** [www.centrsan.org](http://www.centrsan.org)  
(click on “businesses”) or call (925) 229-7371

**Comcast** [www.business.comcast.com](http://www.business.comcast.com), (800)-266-2278

**EBMUD** [www.ebmud.com](http://www.ebmud.com) (866)-403-2683

**PG&E** [www.pge.com/mybusiness](http://www.pge.com/mybusiness)  
(800)-468-4743

#### Republic Services

<http://site.republicservices.com/site/pacheco-ca>  
(925) 685-4711

### Wave Broadband

<https://business.wavebroad.com/Enterprise>  
(855) 971-1250

AT&T [www.business.att.com](http://www.business.att.com)  
(877) 908-1374

### Profession-Specific Resources

#### Department of Tax and Fee

**Administration** (Seller's Permit)

[www.cdtfa.ca.gov/taxes-and-fees/faqseller.htm](http://www.cdtfa.ca.gov/taxes-and-fees/faqseller.htm)

**Public Health** (Food Retail)

[www.cchealth.org/groups/eh/retail-food/pdf/calcode.pdf](http://www.cchealth.org/groups/eh/retail-food/pdf/calcode.pdf)  
(925)692-2500

**CalGold** (Permit quick reference guide)

[www.calgold.ca.gov](http://www.calgold.ca.gov)

**Professional Licensing** (most other occupations)

[www.breeze.ca.gov](http://www.breeze.ca.gov)

### Employees

EastBayWORKS (connect with local job seekers)  
[www.eastbayworks.org](http://www.eastbayworks.org)

CalJobs (connect with statewide job seekers)  
[www.caljobs.ca.gov](http://www.caljobs.ca.gov)

Labor Standards Enforcement (Workers Compensation,  
CalOSHA, etc.) [www.dir.ca.gov/dlse](http://www.dir.ca.gov/dlse)

### Taxes

US Customs (Import/Export) [www.cpb.gov/trade](http://www.cpb.gov/trade)  
Federal [www.irs.gov/businesses](http://www.irs.gov/businesses)

State Franchise Tax Board  
[www.ftb.ca.gov/businesses/index.shtml#Starting](http://www.ftb.ca.gov/businesses/index.shtml#Starting)

### Pleasant Hill City Hall

100 Gregory Lane, Pleasant Hill CA 94523

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

