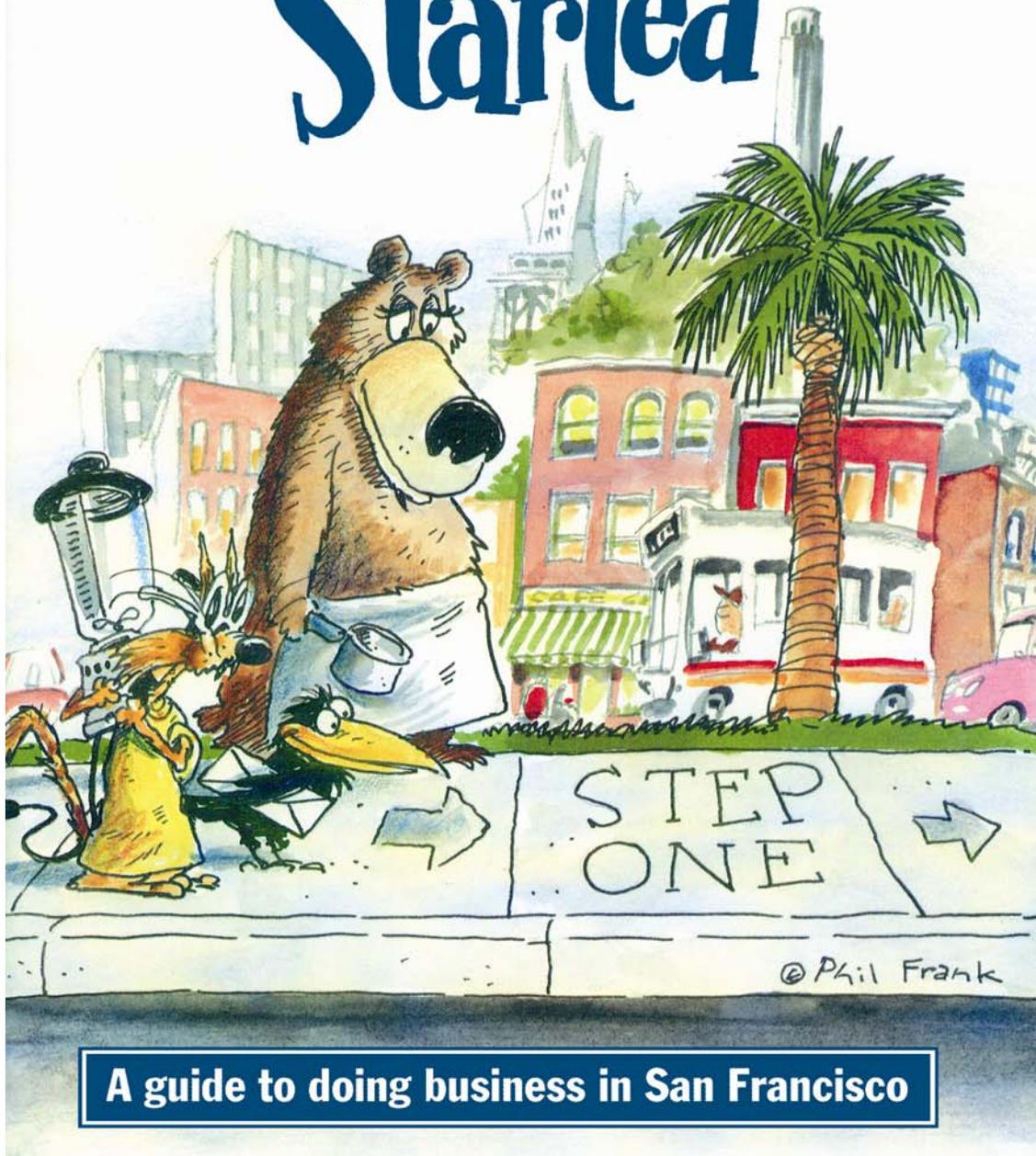


# Getting a Business Started



**A guide to doing business in San Francisco**

Welcome to the San Francisco Business Team!

## INTRODUCTION

Starting or expanding your business is an exciting undertaking. This booklet is designed to help you through the "maze" of government rules and regulations involving business establishments. Because you want to begin doing business without delay, there is a very strong tendency to ignore or gloss over government requirements. Do not give in to such a tendency. It almost always creates problems that can become very costly to your business.

Dealing with government agencies in San Francisco does not have to be a stressful experience. We want to put you on the right track; connecting you with the appropriate City offices, organizations and services, to help you start or expand your business. In this guide you will find factual, up-to-date and easy-to-understand and important information to doing business in San Francisco. In Sections I, II, and III, we take you through the process of local, state and federal business registration requirements, including permits, licenses and taxes.

Section IV is a Checklist to help you stay on track of steps it takes to start a business. Keep in mind that requirements may vary from one business to another. We believe that this is a useful tool, and one that may come in handy again if you plan to relocate, start another business, and or expand your business.

Section V is a list of local, state and federal business incentives that are available to qualifying small businesses.

Section VI is a description of the Small Business Commission (SBC) and other key City departments and their programs, including information about the Small Business Loan Program, the Disadvantage Business Enterprise Program and Procurement.

Finally, in Section VII, we offer a resource directory covering federal, state, and local resources, including among others: access to capital, business support organizations, chambers of commerce, merchant and small business associations, import/export information, and legal services. Many of these organizations provide technical help and services to small businesses. We encourage you to contact these organizations and take advantage of their free and low cost services.

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## I. LOCAL REQUIREMENTS

When starting a business in San Francisco, check with the Planning Department's Zoning Center to be sure that your business location is zoned for your type of business (this also applies to businesses operating from a residence). Next check with the County Clerks Office to see if anyone else is using the name you propose to use for your business. However, keep in mind that before filing a Fictitious Business Name Statement with the County Clerk, all businesses must register with the City's Treasurer & Tax Collector.

Registered businesses submitting renewals or changes (addition, withdrawal or abandonment) of Fictitious Business Name Statements must first update their Business Tax Registration Certificate with the office of the Treasurer & Tax Collector. Also, keep in mind that if you will be remodeling your new business location, you will likely need to pull building permits from the Department of Building Inspection.

### Zoning

**What to do:** Before registering your business, be sure to check with the Zoning Center to determine whether you are allowed to conduct business in the location or area you have selected. This applies even if you plan to do business out of your home.

If you have a specific address in mind, or just a general neighborhood location, the zoning staff will be able to tell you whether your type of business will be permitted there. If you have not identified a site and need assistance with locating available commercial space, visit SF Prospector, the City's premier web-based Geographic Information System (GIS) site selection tool at [www.SFprospector.org](http://www.SFprospector.org). SF Prospector provides critical demographic indicators about the area you are entering.

**Why you should comply:** If you tie yourself to an area or space you cannot use because of conflict with zoning regulations, you can lose your rent deposit along with any improvements you may have made. Your neighbors and other businesses in or near your location may complain, and a City Inspector could determine that you are operating a business illegally and force you to close.

**For additional information:**

Zoning Center  
City Planning Information Center  
1660 Mission Street, 1st Floor  
San Francisco, CA 94102  
Tel: (415) 558-6377  
Fax: (415) 558-6409  
Website: [www.sfgov.org/planning](http://www.sfgov.org/planning)

### Business Tax Registration Certificate

**What to do:** Within 15 days of starting your business, file with the Treasurer & Tax Collector for a Business Tax Registration Certificate. Every business, sole proprietorship, partnership, and corporation operating in the City and County of San Francisco must register, even if only doing business temporarily.

The certificate is issued for the Fiscal Year covering July 1 through June 30, and the registration fee ranges from \$25 to \$500 annually. Every year thereafter, the Business Tax Registration Certificate must be renewed by **the last day of February**. This requirement to register and pay an annual fee became effective in September 1988.

Businesses must also file an annual Business Receipts and Payroll Tax statement, due the **last day of February**. You are required to file an annual statement, whether or not you owe any business taxes. If you do not receive your annual statement in the mail by the end of January, please call taxpayer Assistance at (415)554-4400 or visit the Treasurer & Tax Collector's office to obtain a copy. It is the taxpayer's responsibility to obtain and file the statement.

**Every business owner must** prominently display the Business Registration Certificate on the business premises where the public can see it.

## I. LOCAL REQUIREMENTS

**Why you should comply:** Any person who fails to register or to furnish any required return or other data as required by the Treasurer & Tax Collector is guilty of a misdemeanor, which is punishable by fine, imprisonment or both. An individual not in compliance is guilty of a separate offense for each and every day of the violating period.

**For additional information and to file:**

Office of the Treasurer & Tax Collector  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
Hours: 8:00 AM - 5:00 PM  
Tel: (415) 554-4400  
Fax: (415) 554-6207  
Website: [www.sfgov.org/tax](http://www.sfgov.org/tax)

### **Fictitious Business Name Registration**

**What to do:** As required by the Business & Professions Code Section 17910, every person who regularly transacts business in the State of California for profit under a fictitious name, shall file a Fictitious Business Name Statement no later than 40 days from the time he or she commences to transact such business. An individual's name is said to be fictitious if it does not include the surname. Example: If an individual's name is Joe Brown and the name being used is ABC Child Care, then the name is fictitious. Similarly, if the name suggests the existence of additional owners, then the name is fictitious. Example: Joe Brown and Associates. If you are not sure whether the business name you have selected would be considered fictitious, check the Business & Professions Code Sections 17910 or consult with your legal advisor.

**Where to File:** A Fictitious Business Name Statement must be filed in the county where the principal place of business is located. For businesses having their principle place of business outside of California, statements should be filed with the clerk of Sacramento County.

**First Step:** On the computer at the County Clerk's Office (City Hall, Room 168), the Tax Collector's Office (City Hall, Room 140) or via the Internet: [www.sfgov.org/countyclerk](http://www.sfgov.org/countyclerk), search the Fictitious Business Name Index. Make sure no one else has registered your intended business name. Keep in mind that this index reflects only those registrations made at the San Francisco County Clerk's Office. It is your responsibility to check other sources to ensure you are not infringing on other people's rights. Other sources may include the Secretary of State's California Business Portal [www.ss.ca.gov/business](http://www.ss.ca.gov/business) or the public library.

**Next:** Fill out the Fictitious Business Name Statement form and submit it to the County Clerk's Office with the appropriate fees and original proof of Business Tax Registration Certificate Number. Fee schedules are available at the County Clerk's Office or via the Internet: <http://www.sfgov.org/countyclerk>

**Finally:** Publish your Fictitious Business Name Statement in a court approved newspaper (listing of papers available at the County Clerk's Office or on the website) within 30 days after filing the statement. Publishing should be done once a week for four consecutive weeks. Within 30 days of the fourth publication, you must submit for filing the original Proof of Publication (given to you by the newspaper) along with the applicable fee.

**For additional information and to file:**

County Clerk  
City Hall, Room 168  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4678  
Hours: 8:00 AM – 4:00 PM  
Tel: (415) 554-4950  
E-mail: [county.clerk@sfgov.org](mailto:county.clerk@sfgov.org)  
Website: [www.sfgov.org/countyclerk](http://www.sfgov.org/countyclerk)

# I. LOCAL REQUIREMENTS

## **Additional Permits and Licenses**

Various City departments administer regulations dealing with specific businesses. Outlined below are some Departments and the specific permits/licenses they issue. You can also check with the Office of the Treasurer & Tax Collector to determine if your business requires any additional City permits or licenses. Certain businesses will also require California State licenses or permits (see section II), and/or Federal licenses or permits (see section III).

**Why you should comply:** If you are found operating a business without the proper permit(s) or license(s), you can be charged a penalty or forced to close entirely. Once you determine if additional permits and licenses are required for your business, check with the appropriate department for its application procedures and requirements. Sometimes a business must pass a number of inspections to receive a license or permit to operate. Fees vary depending on the type of business and its licensing requirements.

### City Department Permits:

#### **Arts Commission**

25 Van Ness Ave., Suite 240

San Francisco, CA 94102

Tel: (415) 252-2581

Fax: (415) 252-2595

Website: [www.sfgov.org/sfac](http://www.sfgov.org/sfac)

- **Permits for artist selling handcrafted items**

#### **Department of Building Inspection**

1660 Mission Street, First Floor Lobby

San Francisco, CA 94103

Hours: 8:00 AM - 5:00 PM

Tel: (415) 558-6088

Fax: (415) 558-6401

Website: [www.sfgov.org/dbi](http://www.sfgov.org/dbi)

- **Permits for construction, alterations, repairs and remodeling**

*(Note: Before signing a lease agreement, purchasing property with the intent to construct in or on it, occupying an existing space with a new use, or doing any construction or remodeling within a space, you must first contact the Department of Building Inspection to determine whether or not you need a permit. You do not need a permit if you are only re carpeting or repainting the interior, but almost any other work requires a permit, including plumbing work, electrical work, and installation of counters and shelves. For additional information and permit application process, call the Building department directly at 558-6088)*

#### **Agriculture and Weights and Measures Programs**

501 Cesar Chavez, Suite 109A

San Francisco, CA 94124

Tel: (415) 252-3830 (agriculture)

Fax: (415) 252-3884 (weights and measures)

E-mail: [dph\\_webmaster@dph.sf.ca.us](mailto:dph_webmaster@dph.sf.ca.us)

Website: [www.sfgov.org/casf](http://www.sfgov.org/casf)

- **Permits for businesses that use commercial weighing/measuring equipment such as taximeter, grocery stores, gas stations, restaurants, coffee shops, delicatessen and more**

*(Note: If your business is to buy or sell goods or services in commercial transactions by weight, measure, or count, you must have your weighing or measuring device(s) registered and sealed by the Department of Consumer Assurance. Annual registration and inspections are required)*

## I. LOCAL REQUIREMENTS

### **Entertainment Commission**

City Hall, Room 453

1 Dr. Carlton B. Goodlett Place

San Francisco, CA 94102

Tel: (415) 554-4539

Fax: (415) 554 -7934

Website: [www.sfgov.org/entertainment](http://www.sfgov.org/entertainment)

- **Permits for dance halls, places of entertainment, loud speaker, itinerant shows**

### **Fire Department**

698 Second Street, Room 109

San Francisco, CA 94107 -2015

Tel: (415) 558-3200

Fax: (415) 558-3407

To review the Table of Licenses for the Fire Department, visit

Website: [www.sfgov.org/fire](http://www.sfgov.org/fire)

- **Permits for gas stations, parking lots, public assemblies, theaters, hazardous materials/gases, repair garages and more**

### **Police Department**

850 Bryant Street, Room 458

San Francisco, CA 94103

Tel: (415) 553-1115

Fax: (415) 553-7969

Website: [www.sfgov.org/police](http://www.sfgov.org/police)

- **A police permit shall be obtained from the Police Department when changing the use of an existing business or installing a new business which engages in the following activities:**
  - Automobile Renting, Dance Hall, Explosives, Firearms Dealer, Junkyard, Massage parlor, Place of Entertainment, Public Bathhouse, Pushcart Peddler, Secondhand Dealer, Carnival, Circus, Fingerprinting Service, Limousine Owner, Mini Golf Course, Mobile Caterer, Museum, Photography Shop, Shooting Gallery, Skating Rink, Amusement Park, Billiard Parlor, Driverless Auto Rental, Escort Service, Jitney Bus Company, Licensed Tour Guide, Rodeo Exhibition, Taxicab Company, Tow Car Company, and Valet Parking Company.

### **Public Health**

#### **Bureau of Environmental Health**

1390 Market Street, Room 210

San Francisco, CA 94102

Tel: (415) 252-3800

Hours: 8:00 AM - 12:00 PM. & 1:00 PM. - 4:30 PM

Website: [www.dph.sf.ca.us/ehs](http://www.dph.sf.ca.us/ehs)

- **Permits for food/beverage businesses, laundries (dry cleaners), pet shops (containing live animals), hazardous material storage, operation of underground storage tanks (gas stations), swimming pools, wells, spas, massage parlors, tattoo, body piercing, permanent cosmetics, and tobacco sales**

### **Public Works Department**

#### **Bureau of Street Use and Mapping**

875 Stevenson Street, Suite 460

San Francisco, CA 94107 -2015

Tel: (415) 554-6920

Website: [www.sfgov.org/dpw](http://www.sfgov.org/dpw)

- **Permits for café tables and chairs, display merchandise/produce, fixed pedestal news racks and more**

## II. STATE REQUIREMENTS

In addition to the mandatory requirements required by the City and County of San Francisco to conduct business in the City, there are also requirements that are governed by the State of California that you must comply with before you open your doors. Listed below are some of these requirements.

### **Seller's Permit**

The requirement to obtain a seller's permit applies to individuals, partnerships, husband and wife Co-Ownership's, LLP's Corporations, LLC's and Organizations.

#### **You must obtain a seller's permit if you:**

- Are engaged in business in California and
- Intend to sell or lease tangible personal property that would ordinarily be subject to sales tax if sold retail
- Will make sales for a temporary period, normally lasting no longer than 30 days at one or more locations (e.g. Christmas tree lots, and garage sales)
- Are a wholesaler (selling to other retailers) or a retailer (selling to consumers)

#### **How to apply for a permit:**

You can visit the Board of Equalization's San Francisco Office to obtain an application at 121 Spear Street, Suite 460, San Francisco, CA 94105-1585. Or, you can arrange to have an application mailed or faxed to you by calling 1-800-400-7115. Applications can also be downloaded from the Forms and Publications Section of the Board's web-site, at [www.boe.ca.gov](http://www.boe.ca.gov)

*(Note: You will need to mail or bring in the completed application since we must have your original signature. You should make a copy for your records.)*

#### **To apply for a seller's permit, you will be asked to furnish:**

- Your Social Security number (corporate officers excluded)
- A photocopy of your drivers license to ensure the accuracy of the information provided and to protect against fraudulent use of your identification numbers
- The name and location of a bank where you have an account and account number
- Names of suppliers
- Name of person maintaining your account
- Names and addresses of personal references
- Anticipated average monthly sales and the amount of those sales, which are not taxable

**Additional information may be required:** If you have a business partner, or if the business is managed by corporate officers or limited liability company managers, members or officers, those persons will also be asked to furnish some of the information listed above. The Board of Equalization also offers a Basic Sales Tax Class for Business Owners; check the Board's website under Free Seminars for the class schedule or call the Board's office to obtain a schedule.

**Why you should comply:** It is a misdemeanor to engage in business as a seller without a Seller's Permit. If the Board discovers you are operating without a Permit, you will pay penalties and any back taxes owed.

### **Use Tax**

**What is Use Tax:** You generally owe California Use Tax when you use, consume, give away or store tangible personal property in California that you purchased from an out-of-state vendor (i.e. products you can see, weigh, feel or touch, such as clothing, books, computers, DVD's or CD's). If the out-of-state vendor does not collect the California tax on your purchase, you must pay the tax to the Board of Equalization.

If you are required to hold a seller's permit, you must report any Use Tax on your regular sales tax return. If you are not required to hold a seller's permit, you may report the use tax on your California income tax return or on a Use Tax return contained in Publication 79B, which can be obtained from the Board of Equalization.

## II. STATE REQUIREMENTS

**For more information on Use Tax:** Call the Board's toll free number 1-800-400-7115 or call the Board's San Francisco office at (415) 356-6000. You can also get more information from the Board's web-site, which is [www.boe.ca.gov](http://www.boe.ca.gov).

### **Should I be registered to pay other taxes?**

Check with the Board of Equalization for other tax programs they may administer, as well as with other state, federal, and local taxing and licensing agencies to inquire if they have additional registration requirements. See also California's Tax Information Center at [www.taxes.ca.gov](http://www.taxes.ca.gov).

*(Note: Be sure to discuss the Use Tax and any other tax issues with your professional tax advisor)*

### **For additional information and to file:**

State Board of Equalization  
121 Spear Street, Suite 460  
San Francisco, CA 94105-1584  
Hours: 8:00 AM - 5:00 PM  
Tel: (415) 356-6600  
Toll-free: (800) 400-7115  
Fax: (415) 356-6115  
Website: [www.boe.ca.gov](http://www.boe.ca.gov)

## **Withholding, Insurance, Taxes**

**What to do:** There are specific State requirements for taxes regarding an employee. As an employer, you must comply with the requirements. It is important to work with your accountant on these issues.

Register with the Employment Development Department (EDD) within 15 days after paying more than \$100 in total wages during a calendar quarter.

EDD's Tax Branch is responsible for the collection of four employment-related taxes: Unemployment Insurance, Disability Insurance, Employment Training Tax, and State Personal Income Tax.

According to the U.S. Internal Revenue Service, an employee is: "Anyone who performs services that can be controlled by an employer." This means that if you're a "home worker," such as a maid or cook, you're an employee. If you're in business for yourself, you're not an employee.

### **The following requirements apply only if you hire employees:**

- **Withholding State Disability Insurance:** Covers employees for non-occupational illness and/or injury.
- **Withholding State Personal Income Tax:** Based on the number of deductions your employee requests on IRS Form W-4 or EDD Form DE4. You need to withhold a portion of the employee's wages and send these funds to the State at the time you make your federal withholding tax deposits.
- **State Unemployment Insurance:** Covers employees for periods of unemployment that are not their fault, such as business slowdown or seasonal layoff. Your Unemployment Tax rate depends upon your business' previous employment history.
- **Employment Training Tax:** A contribution is taken from your tax to support a unique job-training program that matches the needs of employers for skilled workers with the needs of workers for good jobs.

To obtain the necessary forms, visit the website at: [www.irs.gov/formspubs/](http://www.irs.gov/formspubs/)

*(Note: If you have already applied to the State Board of Equalization for a State Sales Tax Permit, that agency can assist you in filing for an Employer Identification Number from the IRS)*

**Why you should comply:** If it is discovered that you do not withhold State Disability Insurance and State Personal Income Tax from your employee(s) paycheck, you will be responsible for paying these costs yourself, along with penalties and charges for late payments. EDD sponsors and presents Employment Tax seminars at no cost.

## II. STATE REQUIREMENTS

**EDD provides many services for California's employers including:**

- Job placement and positive recruitment
- Disability Insurance for you and your employees
- Consulting on employment tax matters
- Access to job training programs
- Labor market information to plan and operate your way to success

**For additional information:**

Employment Development Department  
745 Franklin Street, 4<sup>th</sup> Floor  
San Francisco, CA 94102  
Hours: 8:00 AM - 5:00 PM  
Tel: (800) 480-3287  
Tel: (800) 658-8849 (Spanish)  
Website: [www.edd.ca.gov](http://www.edd.ca.gov)

### **Workers' Compensation Insurance**

**What to do:** All employers are required to carry Workers' Compensation Insurance. It covers your employee(s) for work-related injuries. To get an insurance policy, go to any insurance company that issues Workers' Compensation Insurance, such as:

#### **State Compensation Insurance Fund**

1275 Market Street, Suite 200  
San Francisco, CA 94103  
Tel: (415) 565-1234  
Website: [www.scif.com](http://www.scif.com)

*(Note: By joining a professional association you may qualify for a more cost effective group rate. Contact your business association or insurance professional to see if your business applies)*

**Why you should comply:** It is the law. If an employee is hurt on the job, or gets a work-related injury and files a claim with the State, you are responsible for all costs associated with that claim. Also, if you do not carry Workers' Compensation Insurance, the California Labor Commission can charge you a penalty or even close your business.

**For additional information:**

Department of Industrial Relations  
Workers Compensation  
455 Golden Gate Avenue, 2<sup>nd</sup> Floor  
San Francisco, CA 94102-3660  
Tel: (415)703-5011  
Recorded Info: (800) 736-7401  
Website: [www.dir.ca.gov/dwc](http://www.dir.ca.gov/dwc)

### **Licenses**

**What to do:** Some businesses may require a state license; requirements are very specialized. To determine whether you need one or not, call the **Department of Consumer Affairs at (800) 952-5210**. The Dept. of Consumer Affairs is a source for licensing information only; it does not issue licenses. There are more than 50 state departments, bureaus, and offices that issue more than 500 licenses and permits and register professionals and businesses. You will need to contact the relevant agencies to inquire about their licenses.

**Why you should comply:** If a complaint is received about your business, the local District Attorney or State Attorney General's Office will investigate. If it is found that your business is not licensed and should be, you will be in violation of the law and can be fined and possibly prosecuted.

## II. STATE REQUIREMENTS

### **For additional information:**

Department of Consumer Affairs  
400 R Street, Suite 1080  
Sacramento, CA 95814  
Tel: (800) 952-5210 (automated function 24 hrs)  
TDD: (916) 322-3270  
Website: [www.dca.ca.gov/](http://www.dca.ca.gov/)

Other websites to determine license requirements:

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

### State Agency Licenses/Permits:

#### **Alcohol Beverage Control (ABC)**

71 Stevenson Street, Suite 1500  
San Francisco, CA 94105  
Tel: (415) 356-6500  
Website: [www.abc.ca.gov](http://www.abc.ca.gov)

- **Permit to sell/distribute alcoholic beverages**

*(Note: Any person wishing to obtain an Alcoholic Beverage License should apply at the nearest Office of the Department of Alcoholic Beverage Control. All parties concerned including applicants for new licenses, transferors (present licensees), and transferees (applicants) should be present. It is not feasible to accept applications by mail since considerable detailed personal information is required, including Department of Alcoholic Beverage Control fingerprints of all individual applicants, managers and managing officers of applicant corporations. Moreover, it is desirable for an employee of the Department to advise all applicants in person of pertinent laws, rules and regulations. Also, in the case of a transfer, the transferee may desire information regarding a temporary permit)*

#### **California Department of Motor Vehicles (DMV) Occupational Licensing Section (OL)**

1377 Fell Street  
San Francisco, CA 94117  
Tel: (800) 777-0133  
(415) 431-6304/6279  
Website: [www.dmv.ca.gov](http://www.dmv.ca.gov)

- **Permit for auto dealers, salespersons, lessor-retailers, distributors, dismantlers, traffic violator schools, drivers education curriculum, driving schools and more**

#### **California Department of Social Services (CDSS) Community Care Licensing Division (CCLD)**

851 Traeger Avenue, Suite 360  
San Bruno, CA 94066  
Tel: (650) 266-8800 (non medical residential care)  
Tel: (650) 266-8843 (child care)  
(916) 229-4530 (child care)  
Website: [www.cclld.gov](http://www.cclld.gov)

- **Permit for community child care, adult residential care (non medical)**

#### **California Public Utilities Commission (CAPUC)**

505 Van Ness Avenue, Room 2104  
San Francisco, CA 94102  
Tel: (415) 703-2063  
Website: [www.cpuc.ca.gov](http://www.cpuc.ca.gov)

- **Licensing for limousine, shuttles, and moving businesses**

#### **Division of Measurement Standards (DMS)**

6790 Florin Perkins Road, Suite 100

Sacramento, CA 95828

Tel: (916) 229-3000

Website: [www.cdfa.ca.gov/measurement](http://www.cdfa.ca.gov/measurement)

- **Ensure accuracy of commercial weighing and measuring devices**

*(Note: The Division works closely with county sealers of weights and measures who, under the supervision and direction of the Secretary of Food and Agriculture, carry out the vast majority of weights and measures enforcement activities at the local level. Please see Local Requirements: Additional Permits & Licenses-Department of Consumer Assurance/Division of Weights and Measures)*

**Secretary of the State**

121 Spear Street, Suite 420

San Francisco, CA 94105

Tel: (415) 557-8000

Website: [www.ss.ca.gov](http://www.ss.ca.gov)

- **Business filings-handles applications for incorporation, limited partnerships, non-profit status and other business classifications**

## **Business Tax**

**What to do:** All businesses are required to file tax returns. Also, you may have to report certain business information to the Internal Revenue Service (IRS), and in some cases withhold employee taxes. Contact the IRS for information and instructions. The IRS has publications that describe general requirements and give help in developing a system for ongoing tax reporting.

**Publications for small business include:**

- Publication 334 - Tax Guide for Small Business
- Publication 583 - Taxpayers Starting a Business & Keeping Records
- Publication 552 - Record-keeping for Individuals and a list of Tax Publications
- Publication 509 - Tax Calendar
- Publication 9212 - Tax Calendar: Helpful Hints for Small Businesses

**Taxpayer Identification Number:** You will need to obtain a Taxpayer Identification Number (TIN). It can be either your Social Security Number (SSN) or your Employer Identification Number (EIN). Most small businesses need an EIN even if they don't have employees. A small business can use their SSN if it is a sole proprietor with no employees. Non U.S. Citizens must get a TIN from the IRS before filing for their local business license. Publication 583 and 1635 give information on an EIN and how to apply for it.

**Federal Business Income Tax:** Every type of business has to file business income tax. Corporations pay tax separate from share-owners. Sole Proprietorship, General Partnership and Subchapter S Corporations are taxed as an individual. Check with the IRS to determine the tax forms you need.

**Self-Employment Tax:** Everyone is responsible for paying Social Security Tax. If you are self-employed, your Social Security contribution is made through the Self-Employment Tax. Check with the IRS to determine which tax forms you should use for your particular type of business.

**Excise Tax:** You may have to pay Excise Tax if you produce or sell certain products, such as, chemicals, alcoholic beverages, tobacco, guns, etc. Check with the IRS if you are affected, and find out which tax forms you should use.

## II. FEDERAL REQUIREMENTS

### Withholding Employee Taxes

**If you have employees, it is necessary to:**

- Withhold income tax from each employee's paycheck (see Publication 15, 15A, & 15B)
- Withhold Social Security Tax (known as Federal Insurance Contributions Act - FICA.) Be liable for an employer's portion of Social Security Taxes, in addition to the tax withheld from each employee (see Form 941/SCH B)
- Pay Federal Unemployment Tax (FUTA) under certain circumstances (see Form 940)

*(Note: For additional information on the requirements for businesses with employees, call IRS Business Assistance at 1(800) 829-4933)*

**Why you should comply:** Consequences for not reporting or paying taxes vary. You may get audited and/or assessed penalties. The IRS can close your business and go after your assets. You may find it difficult to get a bank loan without tax returns. It is also not advised to underestimate your tax and income because the bank to which you apply may think you don't have enough money to repay a loan.

**Small Business Tax Workshops:** The Internal Revenue Service sponsors workshops to educate people involved in small businesses about their rights and responsibilities as business taxpayers. These workshops are free and are held once a month at the Federal Building. Registration is not required; call the Taxpayer Education Office, or visit the website at [www.irs.gov](http://www.irs.gov) for more information and to view the class schedule.

If you need forms or publications, you can pick them up at the IRS office or call 1- 800-829-3676 to order by phone, or on the Internet at [www.irs.gov](http://www.irs.gov) and click on Forms and Publications.

**For additional information and workshop schedule:**

Internal Revenue Service (IRS)

Federal Building

450 Golden Gate Avenue

San Francisco, CA 94102

Tel: (800) 829-1040 (General-Forms and Publications)

Tel: (800) 829-4477 (Federal Teletax Information)

Website: [www.irs.gov](http://www.irs.gov)

Taxpayer Education Office

Tel: (510) 637-2473

### Copyright, Patents and Trademarks

**Do Trademark, Patents and Copyrights protect the same things:** No, trademarks, copyrights and patents all differ. A copyright protects an original artistic or literary work; a patent protects an invention. A trademark is a word, phrase, symbol or design, or a combination of words, phrases, symbols or designs, that identifies and distinguishes the source of the goods of one party from those of others.

**What to do:** Register your patents and trademarks with the United States Patent and Trademark Office (USPTO). The USPTO is a federal agency in the Department of Commerce. The agency promotes the progress of science and the useful arts by securing for limited times to inventors the exclusive right to their respective discoveries. File for copyright protection from the Library of Congress, U.S. Copyright Office. The U.S. Copyright Office promotes the progress of the arts and protection for the works of authors. Works to copyright include: literary works, visual art works, performing art works, sound recordings, serial and periodicals, and mask work.

## II. FEDERAL REQUIREMENTS

**For additional Patent & Trademark information:**

Unite State Patent and Trademark Office (USPTO)  
Mail Stop USPTO Contact Center  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Tel: (800) 786-9199  
Website: [www.uspto.gov](http://www.uspto.gov)

**For additional Copyright information:**

Library of Congress  
Copyright office  
101 Independence Avenue, S.E.  
Washington, D.C. 20559-6000  
Tel: (202) 707-3000  
Website: [www.copyright.gov](http://www.copyright.gov)

### **U.S. Customs Office**

**What to do:** If your business will consist of import or export activities, you should contact the U.S. Customs Office to inquire about import/export requirements.

**For additional information:**

U.S. Customs Office  
555 Battery Street, Suite 213  
San Francisco, CA 94126  
Tel: (415) 782-9210  
U.S. Department of Commerce  
Port Assistance Center (Export Info only)  
250 Montgomery Street, 14<sup>th</sup> Floor  
San Francisco, CA 94104  
Tel: (415) 705-2300

## IV. CHECKLIST

The following checklist is designed to serve as a quick step-by-step guide for tracking your progress through the regulatory process.

### I. Local Requirements

Date Completed

#### Zoning

Before finalizing your business location, check with the Zoning Center to determine that the business is permissible in that area

\_\_\_\_\_

#### Business Tax Registration Certificate

Register with the Tax Collector

\_\_\_\_\_

#### Fictitious Business Name Registration

Register with the County Clerk's Office

\_\_\_\_\_

#### Additional Permits & Licenses

Arts Commission, Building Inspection, Consumer Assurance, Entertainment Commission, Fire Dept., Police Dept., Public Health Dept., Public Works Dept.

\_\_\_\_\_

### II. State Requirements

**Seller's Permit:** If you intend to sell or lease goods

\_\_\_\_\_

**Use Tax**

\_\_\_\_\_

**Withholding, Insurance, Taxes**

\_\_\_\_\_

**Workers' Compensation Insurance:** Secure a policy if you employ others.

\_\_\_\_\_

**Licenses:** Check if your business requires a state license.

ABC, DMV, DMS, Secretary of State

\_\_\_\_\_

### III. Federal Requirements

#### Business Tax

IRS to obtain an Employer Identification Number or a Tax ID Number

\_\_\_\_\_

#### Withholding Employee Taxes

IRS

\_\_\_\_\_

#### Copyright, Patents, & Trademarks

\_\_\_\_\_

#### U.S. Customs

Import/Export businesses

\_\_\_\_\_

## V. BUSINESS INCENTIVES

A list of local, state and federal business incentives including tax credits are described below.

### **Federal**

**Work Opportunity Tax Credit (WOTC):** The Work Opportunity Tax Credit (WOTC) is a Federal income tax credit for employers who hire employees from targeted groups. Employers must prescreen job applicants for tax credit eligibility prior to the day a job is offered. Employees must work a minimum of 120 hours before the tax credit can be claimed. Employers must request WOTC certification within 28 days of the employee's first day of work. For more information visit [www.edd.ca.gov/wotcind.htm](http://www.edd.ca.gov/wotcind.htm) or call the state's WOTC hotline at 1-866-593-0173.

**Historic Preservation Tax Credit:** The US Department of the Interior supports the preservation of historic buildings through federal tax incentives, including a 20% tax credit for the certified rehabilitation of historic structures, and a 10% tax credit for the rehabilitation of non-historic buildings built before 1936. For more information visit <http://www.nps.gov/history/hps/tps/tax/incentives/index.htm>.

**Renewal Community (RC) Tax Credits:** Businesses in designation Renewal Community areas are eligible for tax deductions on equipment purchases, capital gains exclusions, bond financing, and wage credits for employing RC residents. Targeted locations include the Tenderloin, and parts of the Mission, South of market, Financial District, and Chinatown. For questions about this tax credit please contact Christina Gracia at 415-701-5559.

### **State**

**California Enterprise Zone (EZ) Tax Credits:** The state Enterprise Zone program enables businesses located in targeted locations of the city to reduce their state income tax liability. Incentives include hiring tax credits for qualified employees; sales or use tax offset for machinery and equipment; business expense deductions for equipment; and a 15 year carryover of up to 100 percent of net operating losses.

**California Enterprise Zone (EZ) Hiring Tax Credits:** The Enterprise Zone Hiring Tax Credit is a state income tax credit for employers who hire job seekers from targeted groups. Employers can claim up to \$32,460 in tax credits over a five-year period when they hire qualified employees. Employees must perform at least 50% of their work within the boundaries of the Zone. Employers must have an EZ Voucher to claim the credit. For more information visit <http://www.oewed.org/Enterprise-Zone.aspx> or call (415) 554-6130.

### **Local**

**Enterprise Zone Payroll Tax Credit:** The San Francisco Enterprise Zone Tax Credit is a credit that employers whose businesses are located in San Francisco's Enterprise Zone (EZ) may claim against the City payroll taxes they pay. Employers must hire job seekers from targeted groups, and credit can only be claimed against payroll taxes paid for a new job—not when filling an existing vacancy. The tax credit is for new jobs created on or after January 1, 1992. To claim the credit, employers must obtain an EZ Voucher.

*(Note: For additional information, including a description of the EZ boundaries and map, description of Targeted Groups and how much you can claim, call (415) 554-6130)*

**Clean Technology:** Any San Francisco-based business that employs more than ten but less than 100 employees that engages in the development, manufacture, or application of scientific advances that produce or contribute to the production of clean energy, including energy produced by wind, solar energy, landfill gas, geothermal resources, ocean thermal energy conservation, tidal energy conversion, tidal energy, wave energy, biomass, bio-fuels, or hydrogen fuels derived from renewable energy. This credit is available through 2020 and allows the company an exclusion from the requirement to pay local payroll tax until 2020. For more information visit <http://www.oewd.org/Clean-tech-Payroll-Tax-Exemption.aspx>.

## V. BUSINESS INCENTIVES

**Biotechnology Payroll Tax Exemption:** The city of San Francisco provides a payroll tax exemption for all San Francisco-based businesses engaged in biotechnology through 2014. Any San Francisco-based business conducting biotechnology research and experimental development, operating laboratories for biotechnology research and experimental, development, using recombinant DNA, cell fusion, and bio-processing techniques, as well as the application thereof to the development of diagnostic products and/or devices to improve human health, animal health, and agriculture is eligible. For more information visit <http://www.oewd.org/Biotechnology-Payroll-Tax-Exemptions.aspx>.

**Film Production Tax Credits:** The San Francisco Film Office offers a rebate program providing a refund to eligible productions on all City fees, local payroll taxes and a portion of hotel and sales tax paid during production.

**For additional information about Tax Credits:**

Tel: (415) 554-6130

Website: <http://www.oewd.org/Workforce-Development-Enterprise-Zone.aspx>

## VI. CITY DEPARTMENTS

### **Small Business Commission (SBC)**

The Small Business Commission (SBC) was established in 1999 by the Mayor and the Board of Supervisors. The Commission became a Chartered Small Business Commission in November 2003. The seven member body was established to respond to and advocate for the needs of small business. The mission of the SBC is to foster, promote and retain small businesses in the City and County of San Francisco.

The Small Business Commission functions as the City's central point of information and referral for entrepreneurs and small businesses located in the City and County of San Francisco. By championing business friendly policies, the SBC works to support and enhance an environment where small businesses can succeed and flourish.

#### **Small Business Commission services include:**

- Sfbizinfo/SFPorspector (city services & site selection and demographic tool)
- Ombudsman services
- Information Resource Center
- Commercial revitalization
- Technical Assistance Coordination
- Getting a Business Started
- City Services for Small Businesses
- Greening Your Business

#### **Small Business Commission Meetings:**

The Commission meets once a month on the second Monday of each month at 5:30 PM in City Hall, Room 400, unless otherwise noted. For additional information about SBC Committee meetings you may visit our website at [www.sfgov.org/sbc](http://www.sfgov.org/sbc).

#### **Agendas & Minutes:**

The agenda and minutes for each meeting are posted on the website at [www.sfgov.org/sbc](http://www.sfgov.org/sbc). To receive monthly notices of meetings and agendas please call us at (415) 554-6134.

#### **Small Business Commission Office Hours:**

The Small Business Commission office is open Monday through Friday, from 8:00 AM to 5:00 PM. Services are available on a walk in basis and by appointment. To schedule an appointment please call (415) 554-6134.

#### **For additional information:**

Small Business Commission  
City Hall, Room 110  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
Tel: (415) 554-6134  
Fax: (415) 558-7844  
Website: [www.sfgov.org/sbc](http://www.sfgov.org/sbc)

## VI. CITY DEPARTMENTS

### **Mayor's Office of Community Development (MOCD)**

Small business owners located in San Francisco may be eligible to apply for loan funds administered through the Mayor's Office of Community Development. Evaluations of loan applications are based on the business plan, financial soundness, credit history, demonstrated capability, and ability to repay the loan.

**Micro-Enterprise Loan Program:** Provides loans up to \$25,000 to support micro-enterprise and self-employment efforts of low-income San Francisco residents interested in starting or expanding their own business. Applicants must demonstrate knowledge of the business they are starting and their ability to repay the debt. A micro-enterprise business is defined as a business with five or fewer employees.

**Small Business Loan Program:** Provides small businesses with loans up to \$75,000\*, which can be used for a number of purposes, including short-term working capital, the purchase of office equipment or inventory, building renovation and/or acquisition or for business expansion. Loan funds can be used by both existing and start-up businesses.

(\*Loans may exceed this amount if your business demonstrates significant economic impact through job creation and is able to provide collateral support.)

**MOCD loan applications must be sponsored by a City-Funded Economic Development Organization:** Below is a list of nonprofit organizations that receive City funding. They provide technical assistance, training and loan packaging services for small businesses. Contact one of the following for assistance.

### **Office of Contract Administration (OCA)**

The Purchasing Division of the Office of Contract Administration is comprised of more than 30 professional buying and contracting personnel staff located in our main offices in Room 430 City Hall, and at five-off-site locations: Department of Public Works, Public Utilities Commission, MUNI, SF International Airport and San Francisco General Hospital. In addition to buying equipment and supplies for onetime requests, the Division administers more than 200 term contracts covering a wide variety of goods and services.

The Purchasing Division uses competitive bidding procedures to select vendors, and encourages vendor participation in bidding activities. See the Bid and Contract Database for a list of items that we are currently requesting bids on. To assist you in submitting a bid, Bid Packages can be downloaded directly from the Internet at [www.sfgov.org/oca](http://www.sfgov.org/oca). City vendors need to comply with City ordinances including the DBE Ordinance (pending legislative modifications) and other requirements.

**For additional information:**

The Office of Contract Administration  
City Hall, Room 430  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
Tel: (415) 554-6743  
Fax: (415) 554-6717  
E-mail: [Purchasing@sfgov.org](mailto:Purchasing@sfgov.org)  
Website: [www.sfgov.org/oca](http://www.sfgov.org/oca)

## VI. CITY DEPARTMENTS

### **Human Rights Commission (HRC)**

The Human Rights Commission (HRC) works to provide leadership and advocacy to secure, protect and promote human rights for all people. It was established in 1964 by City Ordinance and became a Charter Commission in 1990. The HRC is responsible for implementing the City and County's Disadvantage Business Enterprise (DBE) Ordinance (pending legislative modifications).

San Francisco's DBE Ordinance is a comprehensive effort by the City and County of San Francisco to work towards parity for disadvantaged businesses in City prime contracts. City departments are required to make good faith efforts to include DBE's in their contracting practices. The purpose of this program is to develop the status and capability of DBE's as prime contractors with the City and to offset some of the economic disadvantages local businesses face that are not shared by non-local firms.

*(Note: The DBE Ordinance is currently undergoing legislative and program modifications. For more details contact the Human Rights Commission directly)*

**For additional information:**

Human Rights Commission  
25 Van Ness Avenue, Suite 800  
San Francisco, CA 94102  
Hours: 8:00 AM - 5:00 PM  
Tel: (415) 252-2500  
Fax: (415) 431-5764  
Website: [www.sfgov.org/sfhumanrights](http://www.sfgov.org/sfhumanrights)

### **Department of Public Health (DPH)**

#### **San Francisco Department of Public Health (SFDPH) Clean & Green Program**

The San Francisco Department of Public Health - Hazardous Materials Unified Program Agency (SFDPH - HMUPA) regulates businesses with hazardous materials on site. Exposure to toxic chemicals in the workplace is a major health risk in many of the City's industries while adversely impacting the health of our environment. The SFDPH - HMUPA **Clean & Green Program** provides free pollution prevention workshops, environmental tools, private consultation, health education materials and recognition awards to San Francisco businesses.

Using practical pollution prevention strategies, the Clean & Green Program helps businesses avoid or reduce the use of toxic chemicals in an effort to decrease health related hazards to workers while promoting environmental health. We primarily work with *auto body, auto repair, garment cleaners, marine repair and printers*.

No-cost training includes technical assistance for preventing workers' exposure to toxins and chemicals through methods such as using products containing less hazardous ingredients. We also train your business on best environmental management practices that can help your bottom line. This voluntary program extends the regulatory mandate of SFDPH - HMUPA and helps businesses achieve their compliance goals.

**For additional information:**

San Francisco Clean & Green Program  
Department of Public Health  
1390 Market Street, Suite 1390  
San Francisco, CA 94102  
Tel: (415) 252-3922  
Fax: (415) 252-3905  
Email: [Virginia.Stjean@sfdph.org](mailto:Virginia.Stjean@sfdph.org)  
Website: <http://www.sfdph.org/dph/comupg/oprograms/ehs/green/>

## **VI. CITY DEPARTMENTS**

### **San Francisco Green Business Program (SFGBP)**

The San Francisco Green Business Program (“SFGBP”) is a recognition program that helps businesses operate in an environmentally responsible way and recognizes them for their effort. The SFGBP is a partnership of the Department of Public Health, the Department of the Environment and the San Francisco Public Utilities Commission.

In order to get designated as a Green Business in San Francisco, a business must be in compliance and must implement a minimum number of recycling, toxic reduction, energy and water conservation practices. SFGBP team provides technical assistance and onsite assessments to help businesses meet the Green Business standard.

Being Green saves money, improves employee wellness and productivity and provides recognition for businesses as environmental leaders. See [www.sfgreenbiz.org](http://www.sfgreenbiz.org) for more information about benefits, enrollment procedures, how to shop green.

For additional information:

#### **San Francisco Green Business Program**

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

Tel: (415) 355.3700

[sfgreenbiz@sfgov.org](mailto:sfgreenbiz@sfgov.org)

### **Mayor's Office on Disability (MOD)**

The Americans with Disabilities Act (ADA) prohibits public accommodations from discriminating against people with disabilities. Public accommodations include the type of businesses and services that are used every day. Examples include: hotels, restaurants, dry cleaners, grocery stores, schools and parks.

The ADA also requires public accommodations to make reasonable accommodations in order to give patrons with disabilities an equal opportunity to use their service. Generally, a reasonable accommodation is simply a modest change in how things are usually done.

Reasonable accommodations need not cost a great deal, and most do not cost the Small Business owner anything. Public accommodations are required to make physical access changes in existing buildings if such changes are "readily achievable" - that is, if they can be accomplished "without much difficulty or expense."

#### **For additional information:**

Mayor's Office on Disability  
401 Van Ness Avenue, 3<sup>rd</sup> Floor

San Francisco, CA 94102

Hours: 8:00 AM. – 5:00 PM

Tel: (415) 554-6789

Fax: (415) 554-6159

Website: [www.sfgov.org/sfmod](http://www.sfgov.org/sfmod)

## **VI. CITY DEPARTMENTS**

### **The Community Challenge Grant Program (CCG)**

**The Community Challenge Grant Program (CCG):**

Businesses designate up to 1% of their business or payroll tax to help fund the program. The money is used to support neighborhood nonprofit organizations for litter and graffiti removal, as well as urban forestry projects in areas throughout San Francisco.

**For additional information:**

Neighborhood Beautification Fund  
City Hall, Room 348  
Tel: (415) 554-4830

### **Mayor's Office of Economic and Workforce Development (MOEWD)**

The Mayor's Office of Economic and Workforce Development is dedicated to enhancing San Francisco's economic vitality and to expanding the City's tax and employment base. The Department oversees activities and programs related to Development Planning, Business Attraction and Retention, and Neighborhood Commercial Revitalization.

**For additional information:**

Mayor's Office of Economic Development (MOEWD)  
City Hall, Room 448  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
Tel: (415) 554-6969  
Fax: (415) 554-6018  
Website: [www.sfgov.org/moed](http://www.sfgov.org/moed)

### **Mayor's Office of Neighborhood Services (MONS)**

The Mayor's Office of Neighborhood Services is the public's primary point of contact with the Mayor and City government. The office coordinates the efforts of City departments to better serve the public. It acts as liaison between the City's neighborhoods and City government to assure the voice of the neighborhood is heard, and neighborhood problems and concerns are effectively handled. The Mayor's Office of Neighborhood Services organizes a time when residents can bring their concerns directly to the Mayor. MONS also runs neighborhood Town Hall Meetings and merchant walks, in which San Francisco residents and business owners can speak directly with the Mayor and City Department Heads.

**For additional information:**

Mayor's Office of Neighborhood Services (MONS)  
City Hall, Room 160  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
Tel: (415) 554-7111  
Fax: (415) 554-6474  
Website: [www.sfgov.org/mons](http://www.sfgov.org/mons)

## **VII. CITY-FUNDED ECONOMIC DEVELOPMENT ORGANIZATIONS**

### **Mission Economic Development Association (MEDA)**

3505 20th Street, 2<sup>nd</sup> Floor  
San Francisco, CA 94110  
Tel: (415) 282-3334 x39  
Website: [www.medasf.org](http://www.medasf.org)  
(Spanish language assistance available at x38)

### **San Francisco Renaissance The Entrepreneurship Center**

275 Fifth Street, 2<sup>nd</sup> Floor (Between Folsom & Howard)  
San Francisco, CA 94103  
Tel: (415) 541-8580  
Website: [www.rencenter.org](http://www.rencenter.org)

### **Urban Solutions**

1083 Mission Street, 2<sup>nd</sup> Floor  
San Francisco, CA 94103  
Tel: (415) 553-4433  
Website: [www.urbansolutions.org](http://www.urbansolutions.org)

### **Southeast Asian Community Center**

875 O'Farrell Street  
San Francisco, CA 94109  
Tel: (415) 885-2743

### **Women's Initiative for Self-Employment Alternatives Para Latinas En Autosuficiencia (ALAS)**

1398 Valencia Street (corner of 25<sup>th</sup> Street)  
San Francisco, CA 94110  
Tel: (415) 641-3460 or 826-5090  
Website: [www.womensinitiative.org](http://www.womensinitiative.org)

### **Small Business Development Center (SBDC)**

455 Market Street, 6th Floor  
San Francisco, CA 94105  
Tel: (415) 908-7501  
Website: [www.sfsbdc.org](http://www.sfsbdc.org)

### **Bayview Small Business Resource Center**

3801 3<sup>rd</sup> Street, Suite 616  
San Francisco, CA 94124  
Tel: (415) 647-3728  
Website: [www.rencenter.org](http://www.rencenter.org)

### **Northeast Community Federal Credit Union**

683 Clay St.  
San Francisco, CA 94111  
Tel: (415) 989-0672  
Website: [www.necfcu.org](http://www.necfcu.org)  
(Chinese language assistance available)

### **LGBT Community Center**

1800 Market Street  
San Francisco, CA 94102  
Tel: (415) 865-5515  
Website: [www.sfcenter.org](http://www.sfcenter.org)

**For additional information:**

Mayor's Office of Community Development (MOCD)  
1 South Van Ness Blvd., 5<sup>th</sup> Floor  
San Francisco, CA 94103  
Hours: 8:00 AM - 5:00 PM  
Tel: (415) 701-5500  
Fax: (415) 701-5502  
Website: [www.sfgov.org/mocd](http://www.sfgov.org/mocd)

## VIII. RESOURCE DIRECTORY

### Access to Capital

When considering funding for your new venture the thought of obtaining a loan is an issue that should be thought out with careful consideration. In this section we will discuss the different sources of funding and what you will need to obtain small business loans.

The first source you should consider when seeking funding is the institution that currently manages your finances; this will usually be a privately held institution. These institutions can include your local bank, an investment bank, credit union, or an institution that has provided the mortgage on your home. You typically can receive better terms on your loan by going through an institution you are currently a customer with because they want to keep your business. When obtaining financing there are a few basic things you should know and prepare before applying for any loan. There are five items that you should have in order and review before starting the loan process:

**Have a Business Plan:** The most important part of your business plan when obtaining a loan is your financial plan. This section will usually contain financial projections if your business is just starting or history if you have been in business for any length of time before searching out a loan. This information will give the institution important information on how you expect to pay back and if you will be able to repay your loan.

**Credit History:** This is important because the institution loaning the finances needs to know if you have a good consistent record of paying off your debts. Since the institution will thoroughly review your credit history, you should obtain a credit report on your own through a credit reporting agency to see where you stand. Obtaining a credit report and reviewing it before you apply for the loan will allow you to clear up any mistakes or resolve any issues regarding your ability to obtain a loan. You can obtain a current credit report from certain reporting agencies such as Equifax.

**Collateral:** Check your financials, including income, assets and debts. Institutions must be assured they can seek reimbursement in terms of property or securities should you default on the loan.

**Business Related Experience:** Before a financial institution will fund your start up venture they need to know what experience you have. They will also want to know what type of experience you have relating directly to the business you are starting. Institutions do this to get a feel for whether you know the industry you are entering and how well you will be able to manage your business in that industry.

If you have been declined by your financial institution, consider the San Francisco Mayor's Office of Community Development (MOCD). MOCD has a loan program for those small businesses unable to obtain financing from traditional sources. Please contact one of MOCD's partner agencies referenced in the City Department's Section under MOCD for assistance in applying for an MOCD loan. Your business plan will determine how much of a loan your business can support.

**For additional information:**

Mayor's Office of Community Development (MOCD)  
1 South Van Ness Blvd., 5<sup>th</sup> Floor  
San Francisco, CA 94103  
Hours: 8:00 AM - 5:00 PM  
Tel: (415) 701-5500  
Fax: (415) 701-5502  
Website: [www.sfgov.org/mocd](http://www.sfgov.org/mocd)

U.S. Small Business Administration  
455 Market Street, 6th Floor  
San Francisco, CA 94105  
Tel: (415) 744-6820  
Website: [www.sba.gov](http://www.sba.gov)

## VIII. RESOURCE DIRECTORY

### **Business Support Organizations**

#### **Small Business Commission (SBC)**

City Hall, Room 448  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
Tel: (415) 554-6134

Website: [www.sfgov.org/sbc](http://www.sfgov.org/sbc)

- The SBC is the City's central point of information and referral for entrepreneurs and small businesses located in the City and County of San Francisco, providing a business registration checklist and information on permitting and licensing.

#### **U.S. Small Business Administration San Francisco District Office**

##### **Business Information Center (BIC)**

455 Market Street, 6th Floor  
San Francisco, CA 94105  
Tel: (415) 744-6820

Website: [www.sba.gov](http://www.sba.gov)

- The SBA Business Information Center (BIC) is designed to help you with your business research and planning, and provides you with more than 2,000 small business planning tools combined with free counseling and one-on-one service.

#### **Service Corps of Retired Executives (SCORE)**

455 Market Street, 6th Floor  
San Francisco, CA 94105  
Tel: (415) 744-6827

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

- Retired business executives volunteer their services to help start-up or existing small businesses. SCORE provides free counseling in business management, export/import finance, accounting, record keeping, taxes, marketing, sales promotion and advertising. It also covers special areas of retailing, manufacturing, sales and service businesses and sponsors seminars and workshops.

*(Note: Other business support organizations are listed in the City Department section under MOCD)*

### **Chambers of Commerce and Business Associations**

#### **Asian Business League (ABL)**

564 Market Street, Suite 404  
San Francisco, CA 94104  
Tel: (415) 788-4664

Website: [www.ablsf.org](http://www.ablsf.org)

#### **Black Chamber of Commerce**

33 New Montgomery Street Suite 210  
San Francisco, CA 94105  
Tel: (415) 777-8550

Website: [www.sfbcc.org](http://www.sfbcc.org)

#### **Chinese Chamber of Commerce**

730 Sacramento Street  
San Francisco, CA 94108  
Tel: (415) 982-3000

Fax: (415) 982-4720

## VIII. RESOURCE DIRECTORY

### **Filipino American Chamber of Commerce (FACC)**

P.O. Box 29367  
San Francisco, CA 94129  
Tel: (415) 986-2151  
Fax: (415) 387-8295  
Website: [www.filamchamber.biz](http://www.filamchamber.biz)  
Website: [www.filamccsf.org](http://www.filamccsf.org)

### **Golden Gate Business Association (GGBA)**

1800 Market Street, Suite Q32  
San Francisco, CA 94102  
Tel: (415) 865-5545  
Website: [www.ggba.com](http://www.ggba.com)

### **Hispanic Chamber of Commerce (SFHCC)**

703 Market St., Suite 611  
San Francisco, CA 94103  
Tel: (415) 278-9611  
Website: [www.sfhcc.com](http://www.sfhcc.com)

### **San Francisco Chamber of Commerce**

235 Montgomery Street, 12th Floor  
San Francisco, CA 94104  
Tel: (415) 392-0485  
Website: [www.sfchamber.com](http://www.sfchamber.com)

## **Merchant Associations**

### **San Francisco Council of District Merchants**

3444 Broderick  
San Francisco, CA 94123  
Email: [info@sfdma.org](mailto:info@sfdma.org)  
Website: [www.sfdma.org](http://www.sfdma.org)

- Excelsior, Fillmore, Glen Park, Inner Sunset, Marina, Mission, Noe Valley, Northeast (NEMBA), OMI Business League, Polk Street, Potrero Hill, South of Market (SOMBA), Taraval/Parkside, Union Street, West Portal Avenue

### **Bayview/Hunters Point Business Resource Center**

3801 Third Street, Suite 616  
San Francisco, CA 94124  
Tel: (415) 647-3728  
Website: [www.rencenter.org](http://www.rencenter.org)

### **Clement Street West**

2254 Clement Street  
San Francisco, CA 94121  
Tel: (415) 668-1865  
Fax: (415) 668-1539  
Email: [mq@titonantiques.com](mailto:mq@titonantiques.com)

### **Greater Geary Merchants Association**

5748 Geary Blvd.  
San Francisco, CA 94121  
Tel: (415) 387-1477  
Fax: (415) 387-2291  
Email: [david@beautynetwork.com](mailto:david@beautynetwork.com)

## VIII. RESOURCE DIRECTORY

### **Outer Sunset Merchants Association**

2000 Judah Street  
San Francisco, CA 94122  
Tel: (415) 731-2792  
Fax: (415) 731-0701  
Email: [darsingh@aol.com](mailto:darsingh@aol.com)

### **Union Square Association**

323 Geary Street, Suite 408  
San Francisco, CA 94102  
Tel: (415) 781-7880  
Fax: (415) 673-0620  
Email: [mjellum@msn.com](mailto:mjellum@msn.com)

### **Merchants of Upper Market/Castro (MUMC)**

584 Castro Street, #333  
San Francisco, CA 94114  
Tel: (415) 835-8720  
Email: [mumc-sf@earthlink.net](mailto:mumc-sf@earthlink.net)

## **Educational Institutions**

### **San Francisco State University College of Extended Learning**

1600 Holloway Avenue  
San Francisco, CA 94132  
Tel: (415) 405-7700  
Website: [www.cel.sfsu.edu](http://www.cel.sfsu.edu)

### **San Francisco State University College of Extended Learning (Downtown Center)**

425 Market Street, 2nd Floor  
San Francisco, CA 94105  
Tel: (415) 405-7700

### **University of California, Berkeley Extension Center**

95 Third Street  
San Francisco, CA 94103  
Tel: (510) 642-4111  
Website: [www.unex.berkeley.edu/enroll](http://www.unex.berkeley.edu/enroll)

### **City College of San Francisco Downtown Campus**

#### **International Business Resource Center (IBRC)**

800 Mission Street  
San Francisco, CA 94103  
Tel: (415) 267-6500  
Tel: (415) 267-6595  
Website: [www.ccsf.edu/Departments/Business/index.swf](http://www.ccsf.edu/Departments/Business/index.swf)

- The Small Business Institute, located at the downtown campus, offers an extensive program for students interested in owning and operating their own small business. Each course is "free standing" and is designed to provide basic knowledge in a particular business field. Both credit and noncredit classes are offered; all noncredit classes are free of charge. Classes are offered from 6:00 to 9:00 PM, Monday through Thursday. A special television course is also offered each semester. The International Business Resource Center (IBRC), also at the downtown campus, offers a wide range of international business courses, including Export/Import, Marketing, Finance, and Law.

*(Note: In addition to the public institutions listed, there are many private institutions, such as Golden Gate University, University of San Francisco, and New College, which offer courses in the small business field)*

## VIII. RESOURCE DIRECTORY

### **Employment - Placement and Training**

#### **SF Workforce Investment Board (WIB)**

1 Dr. Carlton B. Goodlett Place  
City Hall, Room 448  
San Francisco, CA 94102  
Tel: (415) 554-6192  
Fax: (415) 554-6018  
Website: [www.oewd.org](http://www.oewd.org)

#### **Employment Development Department (EDD)**

801 Turk Street  
San Francisco, CA 94102  
Tel: (415) 749-7500  
Fax: (415) 749-7476  
Website: [www.edd.ca.gov](http://www.edd.ca.gov)

### **Import/Export**

**What to do:** If your business will consist of import or export activities, you should contact the U.S. Customs Office to inquire about import/export requirements.

#### **For additional information:**

U.S. Customs Office  
555 Battery Street, Suite 213  
San Francisco, CA 94126  
Tel: (415) 782-9210  
Website: [www.customs.ustreas.gov](http://www.customs.ustreas.gov)

#### **International Trade Administration/U.S. Department of Commerce**

U.S. Department of Commerce/Commercial Service  
250 Montgomery Street, 14th Floor  
San Francisco, CA 94104  
Tel: (415) 705-2300  
Website: [www.buyusa.gov/sanfrancisco](http://www.buyusa.gov/sanfrancisco)

- The International Trade Administration of the U.S. Department of Commerce provides trade leads and helps locate foreign distributors/agents. They also conduct trade missions/fairs, seminars and conferences.

#### **U.S. Small Business Administration Business Information Center (BIC)**

455 Market Street, 6th Floor  
San Francisco, CA 94105  
Tel: (415) 744-6827  
Website: [www.sba.gov](http://www.sba.gov)

- The U.S. Small Business Administration's Business Information Center offers a high-technology library for small business owners or individuals interested in going into business. The Business Information Center also provides outreach and counseling to new and existing entrepreneurs.

#### **San Francisco Chamber of Commerce International Business Alliance (IBA)**

235 Montgomery Street, 12th Floor  
San Francisco, CA 94104  
Tel: (415) 392-4520  
Website: [www.sfchamber.com](http://www.sfchamber.com)

- The International Business Alliance offers opportunities to establish personal contacts with foreign and local enterprises. Promote your company and participate in activities that respond to the needs of the international business community.

## VIII. RESOURCE DIRECTORY

### **Information Sources**

#### **San Francisco Public Library**

The Small Business Center's collection offers materials on how to plan, finance, organize, advertise, and market a small business. Located in the northwest corner of the fourth floor, the collection contains books on business plans, how to apply for business loans and venture capital, the ins-and-outs of valuing/buying/selling a business, home-based businesses, franchises, and how to create marketing plans and advertising campaigns. Of special note are the several dozen business-specific guides published by *Entrepreneur* magazine.

The Government Information Center, on the fifth floor, is a depository for city, state, and federal publications. Titles of interest to the entrepreneur and business owner include the California Code of Regulations, the Code of Federal Regulations, and the San Francisco Municipal Codes. Useful databases (for in-library use only) that are produced by the Department of Commerce include Stat-USA/State of the Nation (for economic data), Globus/National Trade Databank (for Country Commercial Guides and Market Research Reports), and Trade USA Online (for Import/Export statistics). Business legal guides written for the lay person are also available (such as Nolo Press's *The Small Business Start-up Kit for California* and Sphinx's *The Complete Partnership Book*). The Government Information Center also houses the Brooks Walker Patent and Trademark collection, where library users can perform computer searches of patents and trademarks to research inventions, products, and business names. Types of trademark searches include federal, state, and common law trademarks.

In addition to the print and other media collections, the Library subscribes to several valuable online databases of company information, trade journal and newspaper articles, business directories and more. The Library also maintains numerous websites with information and links appropriate for small business research. Each department and center has its own site at the following Internet addresses:

#### **Business and Technology:**

Website: [sfpl.info/librarylocations/main/bst/bst.htm](http://sfpl.info/librarylocations/main/bst/bst.htm)

#### **Small Business Center:**

Website: [sfpl.info/librarylocations/main/smbus.htm](http://sfpl.info/librarylocations/main/smbus.htm)

#### **Government Information Center:**

Website: [sfpl.info/librarylocations/main/gic/gic.htm](http://sfpl.info/librarylocations/main/gic/gic.htm)

#### **Patent and Trademark Center:**

Website: [sfpl.info/librarylocations/main/patent/patent.htm](http://sfpl.info/librarylocations/main/patent/patent.htm)

#### **For additional information:**

San Francisco Public Library  
100 Larkin Street  
Main Library Civic Center  
San Francisco, CA 94102  
Tel: (415) 557-4400  
Website: [www.sfpl.org](http://www.sfpl.org)

## VIII. RESOURCE DIRECTORY

### Legal

The following organizations can refer you to lawyers or agencies for help on legal matters concerning your business.

#### **Bar Association of San Francisco**

465 California Street, Suite 1100

San Francisco, CA 94104-1826

Tel: (415) 989-1616

Tel: (415) 982-1600

Website: [www.sfbar.org](http://www.sfbar.org)

- The Bar Association of San Francisco Lawyer Referral Service provides referrals to experienced attorneys for all types of business needs. Start-ups serving disadvantaged communities may qualify for assistance through the Volunteer Legal Services program.

#### **Legal Services for Entrepreneurs (LSE)**

##### **Lawyers' Committee for Civil Rights of the San Francisco Bay Area**

131 Steuart St., Suite 400

San Francisco, CA 94105

Tel: (415) 543-9444 Ext. 217

Fax: (415) 543-0296

Website: [www.lccr.com/lsehome.htm](http://www.lccr.com/lsehome.htm)

- The Lawyers' Committee formed LSE to assist low-income individuals who are starting or growing small businesses. LSE also assists businesses that wish to open in economically distressed neighborhoods. LSE focuses on clients who propose to start or develop for-profit businesses and who may not be experienced in starting or running a venture and have limited access to capital. LSE services are limited to business law matters and do not include services related to disputes, claims or lawsuits.

#### **U.S. Equal Employment Opportunity Commission (EEOC)**

350 Embarcadero Street Suite 500

San Francisco, CA 94105-1260

Tel: (415) 625-5600

Tel: (800) 669-4000

Website: [www.eeoc.gov/sanfrancisco](http://www.eeoc.gov/sanfrancisco)

- The U.S. Equal Employment Opportunity Commission is a federal agency that enforces laws concerning prohibiting job discrimination. The EEOC also provides oversight and coordination of all federal equal opportunity regulations, practices, and policies. They provide information to small businesses which may not have a human resources department or a specialized EEO staff.

### Marketing and Advertising

Marketing & Advertising for businesses: Information on best way to market your business, develop your advertising messages, budget for marketing and advertising, and how to handle relations with the press, radio and television. The following organizations may be able to assist you with your marketing needs:

#### **San Francisco Chamber of Commerce**

235 Montgomery Street, 12th Floor

San Francisco, CA 94104

Staff hours: 8:00 AM - 5:00 PM

Publication sales hours:

9:00 AM - 4:00 PM

Tel: (415) 392-4520

Fax: (415) 392-0485

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

- The San Francisco Chamber of Commerce offers members low-cost seminars and workshops on marketing, advertising, media relations and business development.

## VIII. RESOURCE DIRECTORY

### **San Francisco Convention & Visitors Bureau**

Convention Plaza

201 Third Street, Suite 900

San Francisco, CA 94103

Hours: 8:30 AM - 5:00 PM

Tel: (415) 974-6900

Fax: (415) 227-2602

Website: [www.sfvisitor.org](http://www.sfvisitor.org)

- The Bureau has been the City's official visitor marketing and sales organization for over 80 years. The Bureau's goal is to enhance the City's economy by promoting San Francisco for conventions, trade shows, corporate meetings and pleasure travel. New business members can utilize many sales aids, marketing services, activities and seminars.

(**Note:** Additional assistance including free and low cost classes on Marketing & Advertising is available from the Business Support Organizations listed in the Resource Directory)

### **Procurement**

**How to do business with Local, State or Federal agencies:** The following organizations can advise or help you in bidding on local, state and federal contracts. Your business may qualify for certification as a Disadvantage Business Enterprise (DBE). Certification as a DBE allows you to claim a certain percentage preference when bidding on a City and County of San Francisco contract.

(*Note: Due to the City's current drafting of new ordinance criteria, this section and the information therein, is subject to change*)

### **Local**

#### **Office of Contract Administration/Purchasing**

City Hall, Room 430

1 Dr. Carlton B. Goodlett Place

San Francisco, CA 94102-4685

Hours: 8:00 AM – 5:00 PM

Tel: (415) 554-6473

Fax: (415) 554-6717

Website: [www.sfgov.org/oca](http://www.sfgov.org/oca)

- The Office of Contract Administration – Purchasing issues contracts for most City purchases of equipment, supplies, and services except for construction. The department maintains the "Bid and Contracts" database for all citywide bids, which are posted on the Internet daily and published in a newsletter weekly. For additional information contact Purchasing. If you have never done business with the City before, you must fill out the Vendor Profile Application, which is available on-line. This will get your business listed as a vendor for the city and will let the purchasers know what products and services you offer.

#### **Human Rights Commission (HRC)**

25 Van Ness Avenue, Suite 800

San Francisco, CA 94102

Hours: 8:00 AM - 5:00 PM

Tel: (415) 252-2500

Fax: (415) 431-5764

Website: [www.sfgov.org/sfhumanrights](http://www.sfgov.org/sfhumanrights)

- The Human Rights Commission certifies Disadvantaged Business Enterprises (DBE) for preference in bidding on City and County contracts. If you are a local small business you are likely to qualify for this certification. You must contact the HRC to get certified. The Human Rights Commission and the Purchasing Department work closely together in administering the Disadvantaged Business Enterprise (DBE) Program as it relates to city contracts.

## VIII. RESOURCE DIRECTORY

### **Northern California Supplier Development Council (NCSDC)**

460 Hegenberger Road, Suite 730

Oakland, CA 94621

Tel: (510) 686-2555

Fax: (510) 686-2552

Website: [www.ncsdc.org](http://www.ncsdc.org)

- The Northern California Supplier Development Council offers information and referrals on government and private corporation bid procedures and programs for minority businesses. NCSDC provides Minority Business Enterprise (MBE) certification and networking opportunities.

## **State**

### **Department of General Services – Procurement Division**

707 Third Street, 2<sup>nd</sup> Floor

West Sacramento, CA 95605

Tel: (800) 559-5529

Tel: (916) 375-4400

Fax: (916) 375-4613

Website: [www.pd.dgs.ca.gov](http://www.pd.dgs.ca.gov)

- The Department of General Services handles applications for selling goods to the State. The Procurement Division vigorously promotes equal opportunities for small businesses in competing for qualified procurement awards. The State also provides a preference in bid evaluations to a “certified” small business firm. Although small business certification is not mandatory, it allows you to take advantage of a 5% preference.

### **Office of Small Business (SB) and Disabled Veteran Business (DVBE) Certification (OSDC)**

707 Third Street, Room 400 (Physical Location)

West Sacramento, CA 95065

OSDC Services, Room 1-400 (Mailing Address)

P.O. Box 989052

West Sacramento, CA 95798-9052

Tel: (916) 375-4940 (Small Business & DVBE Services Branch Receptionist)

Tel: (800) 559-5529 Toll-Free (Procurement Division Central Reception)

Tel: (916) 322-5060 24-Hour Recording & Mail Request

Website: [www.pd.dgs.ca.gov/smbus](http://www.pd.dgs.ca.gov/smbus)

- The Disabled Veteran and the Small Business Certification Programs were established to increase business opportunities for the DVBE and SB communities with the State; thereby stimulating the state’s overall economy. The OSDC certifies eligible small businesses for the State's 5 percent bid preference and eligible veteran business enterprises for the State's 3 percent participation goal program. The Office publishes the daily Internet California State Contracts Register (CSCR), which announces bid information on state contracts and the participating local government and special district contracts. Additional information on certification benefits and eligibility for both the DVBE and SB program is available online. Applications can also be found on the website.

## VIII. RESOURCE DIRECTORY

### **Federal**

#### **General Services Administration Office of Small Business Utilization Pacific Rim Region (9)**

450 Golden Gate Avenue Fifth Floor - Room 5-6535

San Francisco, CA 94102

Hours: 8:00 AM - 4:30 PM

Tel: (415) 522-2700

Tel: (415) 522-3001

Fax: (415) 522-2705

Website: [www.gsa.gov](http://www.gsa.gov)

- The General Services Administration's Office of Small Business Utilization provides listings, applications and general information on bidding for federal contracts. The Pacific Rim Region's Office of Small Business Utilization (SBU) promotes increased access to GSA's nationwide procurement opportunities. The SBU is GSA's advocate for small, minority, veteran, HUB Zone, and women owned businesses. Regular events and outreach activities connect small businesses with key contracting experts. Federal procurement process counseling is also provided.

#### **U.S. Small Business Administration Government Contracting Minority Business Development San Francisco SBA Office**

455 Market Street, 6<sup>th</sup> Floor

San Francisco, CA 94105

Tel: (415) 744-6820

Website: [www.sba.gov](http://www.sba.gov)

### **Utilities**

#### **Gas and Electric Service:**

##### **Pacific Gas and Electric Company (PG&E)**

24-Hour Customer Service Tel: (800) 743-5000

Smarter Energy Line Tel: (800) 933-9555

- Customer service will help you establish new gas and electric accounts and answer billing questions. To establish an account, a deposit of twice the estimated monthly bill may be requested. After 12 consecutive months of timely payments, any deposits, plus interest may be refunded. Service will be provided within 48 hours of your request. For questions about how much energy your appliances use, call the toll-free Smarter Energy Line.

#### **Garbage Collection:**

##### **Sunset Scavenger Company (SSC)/ Golden Gate Recycling and Disposal Company (GGRDC)**

Tel: (415) 330-1300

Fax: (415) 330-1338

- SSC serves the following areas of San Francisco: Excelsior, Mission, Twin Peaks, Bayview, Hunter's Point, Richmond and Sunset. GGRDC serves the following areas of San Francisco: Pacific Heights, Fillmore, Marina, Chinatown, Telegraph Hill, Financial District, North of Market and Fisherman's Wharf.

#### **Telephone:**

##### **SBC**

Tel: (800) 750-2355 (Customer Service for Business Accounts)

- Call an account executive to assist you with your business telecommunication needs. Charges will vary depending upon the needs of your business. Service can normally be installed within 24 hours.

## VIII. RESOURCE DIRECTORY

### **Water:**

#### **San Francisco Public Utilities Commission**

##### **Water Department**

Customer Service

1155 Market Street, First Floor

San Francisco, CA 94103

Hours: 8:00 AM - 5:00 PM

Tel: (415) 551-3000

Website: [www.sfwater.org](http://www.sfwater.org)

- If you are a new business, you will have to pay a deposit for water service. The amount of the deposit will depend on the history of water usage by a previous user and the projected amount of usage. Your deposit will be applied to your bill after one year if you have a good payment history. The SFPUC also offers a variety of incentive programs to help customers increase water efficiency and reduce utility bills including rebates, conservation devices, and free conservation audits. Visit [conserve.sfwater.org](http://conserve.sfwater.org) or call 551-470 for more information or to schedule an inspection.

## **Waste Reduction, Energy and Environmental Assistance**

### **Department of the Environment (DOE)**

11 Grove Street

San Francisco, CA 94102

Tel: (415) 355-3758

Hotline: (415) 554-4333

Fax: (415) 554-6393

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

### **San Francisco Clean & Green Program**

#### **Department of Public Health**

1390 Market Street, Suite 1390

San Francisco, CA 94102

Tel: (415) 252-3907

Fax: (415) 252-3910

Email: [Virginia.stjean@sfdph.org](mailto:Virginia.stjean@sfdph.org)

Website: [www.sfgreenbiz.org](http://www.sfgreenbiz.org)

### **Department of the Environment**

11 Grove Street

San Francisco, CA 94102

Tel: (415) 355-3758

Fax: (415) 554-6393

Email: [Sushma.dhulipala@sfgov.org](mailto:Sushma.dhulipala@sfgov.org)

- The Green Business Program is a voluntary program that encourages businesses to take proactive actions that are good for their bottom line and the environment. In San Francisco, the Department of Public Health, the Department of the Environment and the San Francisco Public Utilities Commission have collaborated to administer the Green Business Program. Our goal is to achieve a healthier and cleaner environment by helping businesses integrate environmental responsibility into their operations in a manner that is sustainable as well as profitable. The Green Business Program assists businesses with energy and water conservation, waste management, toxics reduction, pollution prevention and environmental compliance requirements. Being Green makes good business sense, improves employee wellness and productivity, and provides recognition for businesses as environmental leaders. See [www.sfgreenbiz.org](http://www.sfgreenbiz.org) and [www.greenbiz.abag.ca.gov](http://www.greenbiz.abag.ca.gov) for more information about business benefits, enrollment procedures, how to shop green and contact information.

## VIII. RESOURCE DIRECTORY

### Regional Environmental Business Resource and Assistance Center (REBRAC)

800 Mission Street

San Francisco, CA 94103

Tel: (415) 267-6514

Fax: (415)267-6536

- Call the REBRAC at City College of San Francisco to have a free technical evaluation of your waste management, energy and environmental practices. REBRAC details ways to help your business save money. REBRAC surveys your business and gives you a confidential assessment, including a report with the latest environmental information on technologies and best management practices. REBRAC focuses on waste reduction and energy efficiency. REBRAC also provides classes, seminars and other support services to help educate businesses on the benefits of better environmental practices. Request a survey to learn new ways to cut your operating costs and improve your profits.

### City Government Agencies Phone Reference

Mayor Gavin Newsom	(415) 554-6141
AIDS/HIV Policy	(415) 554-9000
Airport	(650) 876-2377
Art Commission	(415) 252-2590
Assessor	(415) 554-5516
Board of Supervisors	(415) 554-5184
Business	
Fictitious Business Name	(415) 554-4950
Small Business Commission	(415) 554-6134
Taxes - Taxpayer Assistance	(415) 554-4400
Chief Administration	(415) 554-4851
Child Care Referrals	(415) 343-3300
City Attorney	(415) 554-4700
City Hall Operator	(415) 554-4000
City Planning	(415) 558-6377
Consumer Fraud Unit	(415) 553-1814
Controller	(415) 554-7500
Convention and Visitors Bureau	(415) 974-6900
Courts	(415) 551-4000
Traffic Court	(415) 553-9400
Dept. of Consumer Assurance Regulatory Compliance and Agricultural Standards	(415) 824-6100
Weights and Measures	(415) 285-5012
Department of Building Inspection	(415) 558-6088
Housing Inspection	(415) 558-6220
District Attorney	(415) 553-1752
Fire Department	(415) 558-3500
Garbage	
Dumping Complaints	(415) 695-2017
Street Cleaning	(415) 695-2020
Golden Gate Recycling and Disposal	(415) 626-4000
Sunset Scavenger	(415) 330-1300
SF Recycling and Disposal	(415) 468-2440
Health Department	
Environmental Health	(415) 252-3800
San Francisco General Hospital	(415) 206-8000
Human Rights Commission	(415) 252-2500
Jobs	

City Jobs (DHR Jobs Hotline)	(415) 557-4888
CA Fair Employment and Housing Commission	(415) 557-2325
CA Labor Department	(415) 703-5300
Legal Assistance	
Bay Area Legal Aid	(415) 982-1300
Bar Association Referrals	(415) 989-1616
Legal Services for Entrepreneurs	(415) 543-9444
Marriage Licenses (County Clerks Office)	(415) 554-4950
Municipal Railway	
Information	(415) 673-6864
Complaints	(415) 923-6164
Narcotics Info Hotline (SFPD)	(415) 970-3000
Noise	
Street Construction (DPW)	(415) 554-7222
Construction - Building Inspection	(415) 558-6096
Nuisance – Police	(415) 553-1012
Parking and Traffic	(415) 554-7275
Performing Arts (War Memorial)	(415) 621-6600
Permits	
Building	(415) 558-6088
Fire (i.e. gas stations, parking lots, public assemblies)	(415) 558-3303
Health (i.e. restaurants, dry-cleaning, public bathing)	(415) 252-3800
Parking (i.e. residential/contractors permit parking)	(415) 554-5000
Police (i.e. taxicabs, street vendors, massage parlors)	(415) 553-1115
Police Department (Non-emergency)	(415) 553-0123
Emergency	911
Port of San Francisco	(415) 274-0400
Public Utilities Commission	(415) 554-3155
Public Works	(415) 554-6926
Office of Contract Administration - Purchasing	(415) 554-6743
Recreation & Parks Department	(415) 831-2700
Rent Stabilization Board - Residential Landlord/Tenant	(415) 252-4600
Schools	
Public	(415) 565-9000
Community College	(415) 239-3000
Sewer Repair (DPW)	(415) 695-2096
Sheriff	(415) 554-7225
Solid Waste Management Program	(415) 554-4333
Street Lights	(415) 554-0730
Tax Collector	(415) 554-4470
Treasurer	(415) 554-4478
Water Department	
Billing (PUC)	(415) 551-3000
Conservation	(415) 551-3000
Youth Commission	(415) 554-6446
Zoning (City Planning)	(415) 558-6377