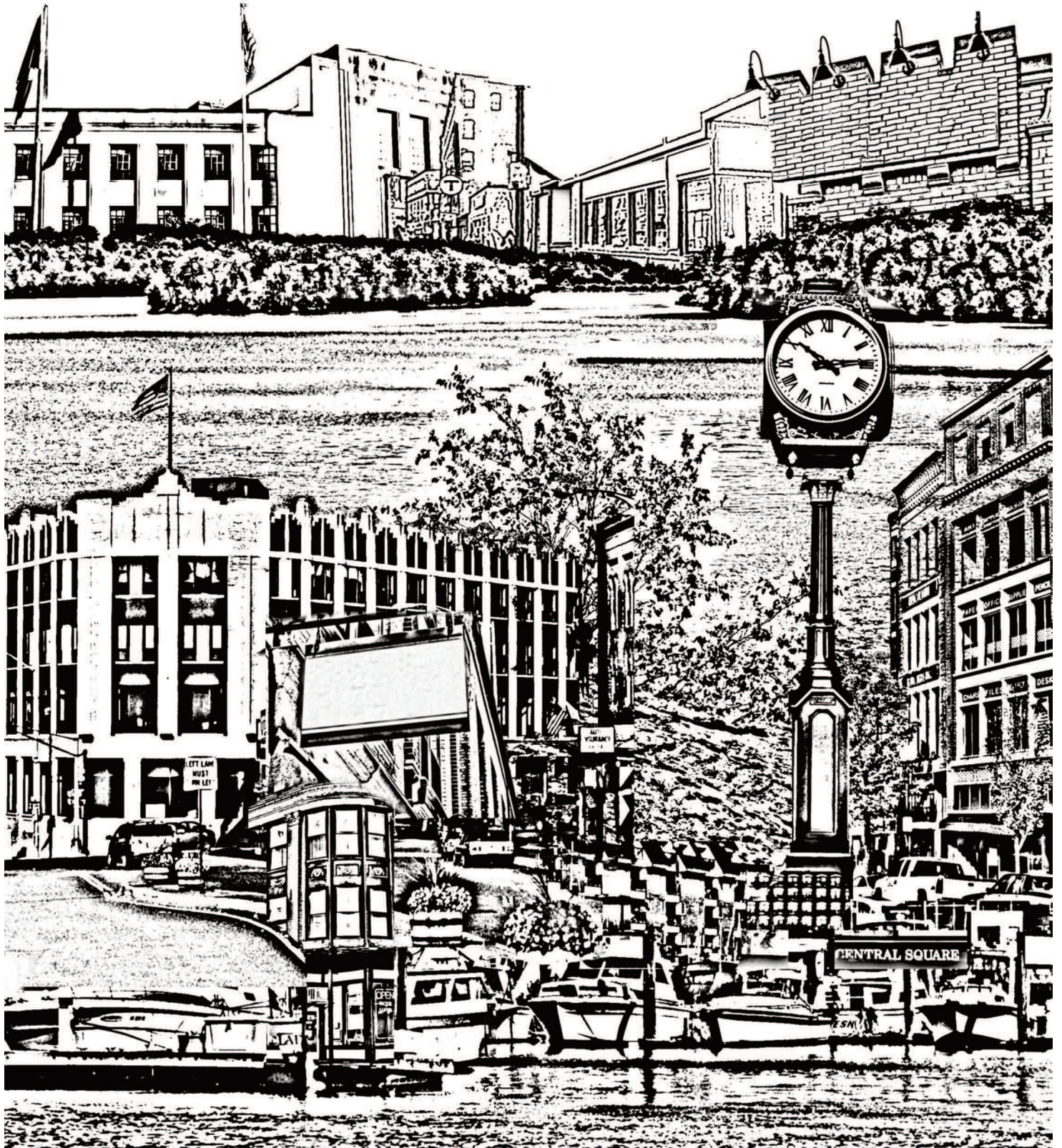


# The city of Lynn

## **BUSINESS GUIDE**





# Getting your **BUSINESS** started

This business guide is a tool for the growing business community in Lynn. Hopefully it will help you to navigate the municipal process—such as permitting, licensing and zoning. As you prepare to open your business, there are steps to follow and there are city staff members who are happy to assist you along the way.

One place to start is the Economic Development & Industrial Corporation of Lynn (EDIC/Lynn), which has a rich history of more than 30 years of providing financing to the businesses within the City of Lynn. Through innovative programs, EDIC/Lynn is able to put financing tools into the marketplace that allows for capital to become available at very attractive rates. EDIC/Lynn has an extensive array of loan programs available to both the start-up entrepreneur and an existing business looking to expand and increase its employment levels.

Another good resource is the Department of Community Development, which administers federal community development block grants and loans, expands housing opportunities, promotes trade, industry and business development, and seeks the funds necessary to carry out these objectives. The office works with a variety of entities to achieve these goals including the Lynn Mayor's Office, the Lynn City Council, Lynn EDIC, Lynn Inspectional Services Department, the Lynn Housing Authority and Neighborhood Development, the Lynn Department of Public Works and a variety of private partners and public non-profits.

Inside this guide, you will find other useful contacts, a checklist for opening a business, information on business certificates and home occupation permits, and information on opening a restaurant and obtaining a liquor license.



# Greetings from the **MAYOR**



Welcome, and thank you for your interest in doing business in Lynn. We are excited to provide you with guidance as you relocate, renovate or expand an existing company, or embark on a new venture.

Historically, Lynn built itself as an industrial center, with shoe-making, tannery and electric industries fueling the city's population and economic growth. Today, we're seeing many of the former factories transformed into residential lofts and small business spaces. Arts and Culture have been at the forefront of our revitalization efforts, and our downtown was named one of the first state-designated cultural districts by the Massachusetts Cultural Council. We have a vibrant entertainment scene with restaurants, theatre and exhibits for residents and visitors alike to enjoy.

When it comes to new business and development, Lynn offers a number of beneficial services. The Economic Development & Industrial Corp. of Lynn has an extensive array of loan programs available to both start-ups and existing businesses.

Looking ahead, we are also thrilled to see new development along our waterfront—which has long been a spectacular, yet underutilized asset. With the formation of a task force comprised of state, federal and city officials dedicated to sparking additional growth along that corridor, I am confident our city's future is bright.

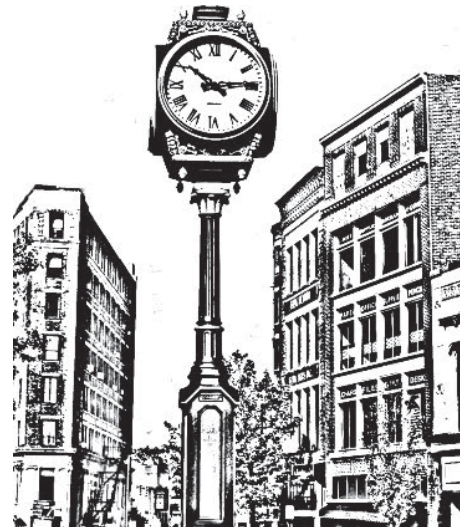
I hope this guide will be useful and provide you with all of the tools you need to make your business a success.

Sincerely,

**Mayor Thomas M. McGee**



# Welcome from **EDIC**



It is a remarkable time to be living or working in Lynn. During the next decade, you will see development where power lines once stood, and a waterfront that will become a bustling, pedestrian-friendly destination for residents and visitors alike.

Despite the challenges of the economy in recent years, there has never been a better time to provide financing to local businesses in this city. Since 1977, EDIC/Lynn has helped to strengthen Lynn's economy by encouraging existing companies to expand or new businesses to relocate. Simply stated, EDIC/Lynn has all the financial tools and capabilities from the public sector's vantage point that private developers need at their disposal.

In conjunction with the Massachusetts Office of Business Development and the Lynn Office of Economic and Community Development, we have launched a series of aggressive initiatives geared at job creation. More than \$7.75 million in loans through EDIC/Lynn has generated more than \$26.5 million in private capital, which has led to the creation or retention of more than 1,000 jobs.

We can also connect you with an extensive network of brokers, management companies and owners of industrial and commercial properties who have relied on the agency for many years. EDIC/Lynn staff has block-by-block knowledge of property throughout this city. If it's available, we will help you find it and provide you with a good idea of what it will cost.

Additionally, we have taken the first step to property tax relief with Tax Incremental Financing, in which the city and a prospective commercial developer agree to a property tax exemption based on the value added through construction, rehabilitation and renovation over as many as 20 years.

I hope that you will pursue a business application here in Lynn, and I hope this guide will assist you in that process. Please don't hesitate to reach out with questions. Our doors are always open. Best of luck.

Sincerely,

**James M. Cowdell, MBA**  
*EDIC/Lynn Executive Director*



Economic Development Industrial Corp. of Lynn

# Whom to contact at **LYNN CITY HALL?**

## **CITY CLERK'S OFFICE**

Janet Rowe, City Clerk  
Lynn City Hall, Room 201  
781-586-6726

- Business Certificates
- Advertising, Sign or Awning License
- Auction, Raffle & Bazaar Licenses
- Billiard Tables/Pool Tables/Bowling Alley
- Extended Retail Hours Licenses
- Garage/Auto Repair/Used Car Dealer/Flammable n Physician/Optometrlist/Osteopath
- Taxicab Related Licenses/Liveries
- Lodging House Licenses
- Old Gold/Silver/Second-hand Licenses
- Sign Permits

## **LICENSING COMMISSION**

City Clerk's Office, Room 201  
781-586-6803

- Liquor Licenses
- Beer and Wine Licenses
- Entertainment and Dance Licenses
- Common Victualer Licenses
- City Council Approvals/ Special Permits

## **INSPECTIONAL SERVICE DEPARTMENT (ISD)**

Lynn City Hall, Room 103  
Michael Donovan, Commissioner  
781-581-6718

- Building & Demolition, Disposal Permits
- Plumbing, Wiring, Gas Permits
- Health Inspectors
- Rodent and Sanitary Code Compliance
- Food Service Establishment Procedures
- Food Inspections



# Whom to contact at **LYNN CITY HALL?**

## **INSPECTIONAL SERVICES DEPARTMENT**

- Zoning Special Permits
- Planning Board
- Zoning Board
- Zoning Variances

## **ECONOMIC DEVELOPMENT INDUSTRIAL CORPORATION OF LYNN (EDIC/Lynn)**

James M. Cowdell, Executive Director

Lynn City Hall, Room 405

781-581-9399

- Business Development (business planning, financing, site location)
- Loan Programs
- Tax Incremental Financing

## **DEPARTMENT OF COMMUNITY DEVELOPMENT**

James Marsh, Director

Lynn City Hall, Room 311

781-586-6770

- Facade Improvement Program
- Traffic Island Plantings

## **DEPARTMENT OF PUBLIC WORKS (DPW)**

Andrew Hall, Commissioner

250 Commercial Street

781-268-8000

- Street Opening Permits
- Recycling Information
- Snow Plowing
- Dumpsters



# Other KEY CONTACTS

**Lynn Area Chamber of Commerce**

583 Chestnut Street, Lynn, MA 01904  
781-592-2900

**SCORE – Lynn Chapter**

Located at the Lynn Area Chamber of Commerce Counseling is available Thursdays between 9 a.m. and 5 p.m.

**North Shore Latino Business Association**

33 Sutton St., Lynn, MA 01901  
781-596-8300

**Asian Business Association of the North Shore (ABANS)**

Contact Navi Keo Colon at 781-941-6128

**The Enterprise Center at Salem State University**

978-542-7528

**The North Shore Workforce Investment Board (WIB)**

70 Washington Street, Salem, MA 01970  
978-825-7200

**Northeast Legal Aid Community Development Practice**

181 Union Street, Suite 201A, Lynn, MA 01901  
978-458-1465



# Business CHECKLIST

## **I AM PLANNING ON OPENING A BUSINESS IN THE CITY OF LYNN**

- ☐ Visit the Economic Development Industrial Corporation (EDIC) to find out about financing, loan programs and possible site location(s).

## **I JUST IDENTIFIED A SPACE FOR MY BUSINESS**

- ☐ Visit the Inspectional Services Department (ISD) to make sure that my plans comply with the state building code and zoning ordinance and that the use I intend to give to the space is allowed.
- ☐ Arrange an Inspector visit from the Inspectional Services Department to make sure that my space is "Up to Code."

## **I WANT TO RENOVATE/ADAPT THE SPACE FOR MY BUSINESS**

- ☐ Visit the Inspectional Services Department with my architect or contractor to make sure my plans comply with applicable state building code and zoning ordinance.
- ☐ Go to the Inspectional Services Department for a building permit.

## **MY BUSINESS PROVIDES FOOD SERVICES:**

- ☐ Contact ISD to schedule food plan review with Sanitarian.
- ☐ Call the Food Inspectors at the ISD to ensure that my plan complies with State Sanitation Code and obtain the required food permits.
- ☐ Call the Licensing Commission to apply for a common victualler's license.
- ☐ Call the Licensing Commission if I want to apply for a liquor license or a beer and wine license.

## **BEFORE I OPEN MY BUSINESS:**

- ☐ Visit the City's Clerk's office to file for a Business Certificate.
- ☐ Bring the Occupancy Permit from ISD to the City Clerk's Office with proper identification.
- ☐ Confirm with the Inspectional Services Department that I complied with all zoning requirements and was granted permits and variances from the Planning and Zoning Boards in case I need them (Special Permit with Site Review and Zoning Variances).





# What is a **BUSINESS** **CERTIFICATE?**

How do I get one?

## **What is a Business Certificate?**

A Business Certificate is a form of registration. To do business in Lynn, you must have a certificate to show that you have registered with the City.

Having a certificate does not give permission to any individual, business or association to conduct business within the City of Lynn. It also does not give you trademark protection for your name (though you cannot get a certificate for a business name that has already been registered in Lynn). It only tells the city who you are and where you are located. This registration is a public record. The reason it is a requirement is mostly for consumer protection and public information. Banks often ask for a copy of your business certificate, which is also sometimes called a "d/b/a" or "doing business as."

## **Who needs a Business Certificate?**

Any business or nonprofit that has a location in Lynn.

## **How do I get a Business Certificate?**

To apply for a Business Certificate, you must check with the Inspectional Services Department (ISD), Room 103 in City Hall, about any permits that are required to run your business. To identify potential issues early on in the process, it is recommended that you check with ISD before applying for a Business Certificate.

This guide contains an application for a Business Certificate. You can fill out the application for a Business Certificate and submit it at the City Clerk's Office, Room 201 at Lynn City Hall. The fee is \$40.

To get a Business Certificate, you must also submit the Workers' Compensation Insurance Affidavit to show that you have the insurance you need or that you are exempt. Only sole proprietorships and partnerships with no employees, corporations whose officers have opted out, and nonprofits staffed only by volunteers are exempt.

If you are running a business out of your home, you must get a Home Occupation Permit before you can get a Business Certificate. Instructions for getting a Home Occupation Permit are included in this guide.



# What is a **BUSINESS CERTIFICATE?**

How do I get one?

## **Will my Business Certificate expire?**

Yes, the certificate is valid for four years. You should re-apply every four years.

## **What do I do if I close or move my business?**

If you close or move outside Lynn, you should file a withdrawal of business form, which is available at the City Clerk's Office. The fee is \$10. You should do this as soon as you can so that your property taxes can be adjusted. The withdrawal is effective the date that you fill out the form, not the date that you close or move.

If you move within Lynn, or the ownership of the business changes (adding, subtracting or replacing owners), you should file an amendment to your Business Certificate. The fee for an amendment is also \$10.

## **What is the penalty for failing to file a Business Certificate?**

Filing a Business Certificate is a requirement of state law (MGL Chapter 110 § 5). Failure to do so is punishable by a fine of up to \$300 per month of violation.



# What is a **HOME OCCUPATION PERMIT?** How do I get one?

## **What is a Home Occupation Permit?**

A Home Occupation Permit is required to run a business from your home. You get it after a city inspector inspects your house and approves your plans to run a business there.

Only certain types of business may be run out of your home. In addition, there are restrictions on what business activities you can do and what equipment you can have. What restrictions are there on businesses that are run from a home?

## **What restrictions are there on businesses that are run from a home?**

For the full list of restrictions, please read the Lynn Zoning Ordinance on the Inspectional Services page at [ci.lynn.ma.us](http://ci.lynn.ma.us). An updated version is available at Inspectional Services. The restrictions on home occupations include:

- Only 25% or less of the gross square footage of the residence can be used in the home occupation
- There can be no additional traffic generated by the home occupation
- There can be no displays of merchandise visible from the street
- Any building has to keep with the character of the neighborhood
- You cannot store materials outside
- You cannot have employees working at your home
- You cannot have customers come to your home
- You cannot post signs outside
- You cannot park commercial vehicles at your home

***If the type of business that you want to run is not allowed to be run from your home, you can apply for a Special Permit from the City Council that would let you do so.***





# What is a **HOME OCCUPATION PERMIT?** How do I get one?

## **Will my Home Occupation Permit expire?**

No, so long as you are at the same address in the same line of business.

## **What should I do if I move or if my business changes?**

If you move, you need to apply for a new permit. If you want to start a different type of business, you must also apply for a new permit.

## **Who needs a Home Occupation Permit?**

Anyone running a business from their home, whether they own or rent it.

## **How do I get a Home Occupation Permit?**

In order to receive a Home Occupation Permit you will need to pass an Occupancy Inspection. An application for the Occupancy Inspection is available at Lynn City Hall Inspectional Services. You can fill it out and submit it at Inspectional Services, Room 103 Lynn City Hall. If you are a tenant, your landlord must also sign the application. The fee is \$75.

You will also be asked to complete a Workers' Compensation Insurance Affidavit to show that you have the workers' compensation insurance you need or that you are exempt. Only sole proprietorships and partnerships with no employees, corporations whose officers have opted out, and nonprofits staffed only by volunteers are exempt.



# Where and how can I open a **RESTAURANT?**

## **Where can I open a restaurant?**

Some sites will already have a special permit. Others will need to obtain one from the Lynn City Council. You should contact the Inspectional Services Department (ISD), Room 103 in City Hall, about doing a Zoning Review to determine the status of the site where you want to open a restaurant.

## **How do I open a restaurant?**

First, new applicants or applicants submitting an application for a new location need to submit a Food Establishment Plan Review application and make an appointment with a sanitarian. There is no fee for this application, but the sanitarian will charge a fee. The application and a list of sanitarians are available at ISD.

Second, submit a Food Service Establishment Application. The application is available at ISD, and someone there will walk you through the application process. The fee will be determined based on several different factors like the size of your establishment, how many seats you have and the types of products you offer. The fee is likely to be in the range of \$150 to \$1,000, but could be higher and will depend on ISD's calculation.

Third, figure out with ISD what licenses, building permits, fire protection permits, and certifications you need, which will depend on the size of the restaurant and what it sells. Fourth, if the business is a restaurant with in-house seating, apply for a Common Victualler License from the Licensing Board. This guide contains an application and it is also available at the City Clerk's Office, Room 201 in City Hall. The fee is \$125.

Finally, do a Pre-Operational Inspection with a food inspector and building inspector, and make any required alterations or improvements.



# What is a **LIQUOR LICENSE?** How do I get one?

## **What is a liquor license and who needs one?**

A liquor license is granted by the Lynn Licensing Board and the Massachusetts Alcoholic Beverages Control Commission (ABCC) to allow establishments to handle alcoholic beverages. Any business that sells, stores, distributes, serves or delivers alcohol needs one.

## **How do I get a liquor license?**

The application process and forms are different for the different types of licenses. You should contact the City Clerk's Office (Room 201 in City Hall) to learn more about the process.

For a license to serve, you must get the application from the ABCC's website ([www.mass.gov/abcc](http://www.mass.gov/abcc)). Once you complete that application, submit that to the Clerk's Office along with a \$400 fee payable to the City of Lynn. This fee is broken down as follows: \$250 is for the hearing and \$150 is for advertising. You will then have a License Board hearing, which the City Clerk's Office will advertise. If you receive the License Board's approval, the City Clerk's Office will then submit the completed package into the ABCC with a \$200 fee. This fee has to be paid via the Alcoholic Beverages Control Commission website ([www.mass.gov/orgs/alcoholic-beverages-control-commission](http://www.mass.gov/orgs/alcoholic-beverages-control-commission)). If there has not been a liquor license at the address within the past two years, then you will need to get a special permit first from the City Council before submitting the application to the City Clerk.

Please note that there is a cap on the number of licenses to serve liquor in the city. You can check with the clerk about whether there are licenses available. At the time of this document's publication, the city was at the cap for package store licenses. When that happens, there are no new package store liquor licenses available from the city and the only way to acquire one is to purchase it on the private market or petition the City Council and state legislature.

There are all-alcohol licenses, wine and malt-pouring licenses. Please check with the City Clerk's office to learn more.







**City of Lynn, Commonwealth of Massachusetts**  
**APPLICATION ~ NEW FILING ~**  
**BUSINESS CERTIFICATE**

Please enter your business information: (Please print all information)

Name of Business \_\_\_\_\_  
Address of Business \_\_\_\_\_  
Telephone Number of Business \_\_\_\_\_  
e-mail address \_\_\_\_\_  
Type of Business \_\_\_\_\_  
Hours of Operation \_\_\_\_\_  
  
Owner's Name (Please Print) \_\_\_\_\_  
Owner's Street Address \_\_\_\_\_  
Owner's City, State, Zip \_\_\_\_\_  
Owner's Telephone Number \_\_\_\_\_

- *I am aware that I must check with Inspectional Services Department (ISD), Room 103, for any and all applicable licenses that may apply to my business.*

OWNER'S SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

- *All Home Occupation Businesses must first obtain a permit from ISD before a Business Certificate can be issued.*
- *The receipt of a Business Certificate does not lawfully authorize any individual, business, association or corporation to conduct any business within the City of Lynn. All recipients of business certificates from the City of Lynn are required to obtain all required permits from the Department of Inspectional Services, Room 103, in Lynn City Hall. The failure to obtain necessary permits may result in civil fines and/or criminal prosecution.*

**CITY CLERK OFFICE USE ONLY – Room 201**

- ☐ Copy of Identification  
☐ \$40.00 Fee Paid  
☐ Worker's Compensation Information Completed  
☐ Copy to Inspectional Services Department (ISD)

Paid by: ☐ Cash ☐ Check

Clerk's Initials: \_\_\_\_\_

