

Checklist for Opening a Business in Lake Wales, Florida

Building  
**Business**

Strengthening  
**Community**



# Checklist for Opening a Business

## Welcome to the City of Lake Wales The Crown Jewel of the Ridge!

*As you consider a new business location in our wonderful community, we want to help make your experience as pleasant as possible and help you avoid some of the problems that can occur when you don't have all of the information you need during the process. The following checklist is not designed to give you all the information you will need; but it will help you avoid some of the major pitfalls AND it will put you in touch with the people who do have the answers and are available to help!*



Schedule an appointment with a **Small Business Development Center (SBDC)** counselor to discuss your plans. Counseling is free and confidential. Make an appointment today! Call (863) 534-5915



**1. Location** – Before making costly improvements to any property you may own; before signing any lease or committing to the purchase of any property, make sure your business can be approved at the locations you are considering. The City's Planning and Development staff (located in the Municipal Administration Building, (863) 678-4182 x714, 201 W. Central Avenue, Lake Wales) will be happy to assist you to screen various sites you may be considering and they will help you navigate the approval process. The City's Economic Development Director, (863) 678-4182 x224, is also available to assist you and can help you find the right location for your business. **Call to schedule time to discuss your project.**

**2. Negotiation of Lease or Purchase Agreement** – After you have determined which locations will fit your business needs, negotiations with landlords or property owners can begin. Make sure - before you sign anything – that you are protected with a contingency clause that would allow you to cancel the agreement without penalty if your application for approval of the business location is not approved by the City.

**3. Complete and File "Application for Certificate of Use" (approval of business location by the City of Lake Wales)** – There is no filing fee for the application. However, there

are fees associated with various permits that may be required for the business.

**a. Zoning Compliance Check** – In addition to determining where specific types of businesses may locate within the City, the City's zoning regulations include requirements for off-street parking and landscaping. Your application for approval of a business location will be reviewed to determine compliance with these and other applicable regulations. Proof of required licenses and permits from other agencies may also be required. In some cases, a "special exception use permit" may be required from the Planning and Zoning Board.

**b. Inspections** – Approvals of the business premises by the fire inspector and building official may be required. Inspectors will contact you to schedule inspections as necessary. There is no fee for the first inspection.

**c. Approval** – Upon verification of zoning compliance and clearance by the fire inspector and building official, you will receive a "certificate of use" or equivalent documentation.

**d. Signs** – Permits are required for signs. The Lake Wales Code governs the number, type and size of signs based upon the

zoning district in which the business is located.

**e. Historic Downtown District** – Businesses located within the Historic Downtown District will require review and approval from the Historic Regulatory Board for signage and any exterior changes to the site or building before a building permit will be issued.

**f. Wine & Beer Bars and Restaurants** – The sale of alcohol requires permitting by the Department of Business and Professional Regulation. The application may be found at [www.myflorida.com/dbpr](http://www.myflorida.com/dbpr) or call (853) 487-1395. This application requires a signature from the City's Department of Planning and Development for completion.

**4. Application for Business Tax Receipt** – No application for a business tax receipt will be accepted by the City of Lake Wales without documentation of approval of the business location by the Dept. of Planning and Development. The amount of tax required for a specific business is established by City code (Chapter 19. See the Lake Wales Code of Ordinances at [www.cityoflakewales.com](http://www.cityoflakewales.com). Copies of any professional licenses for the proprietor and business are required for issuance of a business tax receipt.

**5. Announce the Opening of Your New Business** - Call or stop by the Lake Wales Area Chamber of Commerce to schedule an open house and/or a ribbon-cutting ceremony for your new business. (Call 863-676-3445 or visit the chamber at 340 W. Central Avenue, M-F, 9 am – 4 pm)

**6. Get Involved – Market Your Business** - Get involved in the community by joining the Lake Wales Area Chamber of Commerce and/or Lake Wales Main Street.

The Chamber offers many opportunities throughout the year to network and to build your business, working side-by-side with other community business leaders. Basic Chamber membership includes year-round promotional benefits. Additionally, several cooperative advertising opportunities are offered through the Chamber.

As a member of Main Street, you join others who support the continued vitality of Historic Downtown Lake Wales, the heart of the community. For information on these organizations, call or visit the Chamber: (863) 676-3445, 340 W. Central Avenue.

**Starting a New Business?** Schedule an appointment with a **Small Business Development Center (SBDC)** counselor to discuss your plans. Counseling is free and confidential. Make an appointment today! Call **(863) 534-5915**.

The following information is provided courtesy of the Florida SBDC at the Central Florida Development Council:

**Prepare a Pre-Business Plan Summary** - This is a general overview of your business idea(s), including location, number of employees and your target market. Be sure to estimate start-up costs, monthly expenses and cash flow.

**Determine Business Organization Type** (Sole Proprietor, Partnership, Corporation or Limited Liability Company) - If your business will be a Corporation, Limited Partnership or Partnership, you must register under the Florida Business Act. **Contact the Florida Division of Corporation, Bureau of Corporate Records, Tallahassee (850) 245-6051, [www.sunbiz.org](http://www.sunbiz.org).**

**Business Name** - If your business will use any name other than the owner's legal name, or the corporation will use a name other than its legal corporate name, the fictitious name or D/B/A must be registered with the State, before pursuing any license or permit. Contact the Florida Division of Corporations at **(850) 245-6058, [www.sunbiz.org](http://www.sunbiz.org).**

**Business Tax Receipt** - If your business will be located within the Lake Wales city limits, you must have a business license (business tax receipt) from the City (**call 863-678-4182**) and from Polk County (**call 863-534-4700 or [www.polktaxes.com](http://www.polktaxes.com)**).

**Professional License** - Many businesses need to be licensed through the State. Call the Department of Business and Professional Regulation, **(850) 487-1395**, to verify if your business type would require a license through the State, or visit online at **[www.myflorida.com/dbpr](http://www.myflorida.com/dbpr)**.

**Division of Hotels & Restaurants** - Your business may require a license or permit through this State department. Call **(850) 487-1395** or visit their web site for more information, **[www.hospitalityeducation.org](http://www.hospitalityeducation.org)**. State laws also require that bars, restaurants, civic/fraternal organizations, movie theaters, foster homes for more than one child and schools must receive prior inspection and approval from the **Polk County Health Department (863) 533-3398**. Food outlets such as supermarkets, grocery stores, meat markets, convenience stores, fruit and vegetable markets and retail bakeries, food processors, etc., must receive prior inspection from the **Department of Agriculture and Consumer Services, (800) 435-7352**.

**Taxes** - The amount and type of taxes on your business, as well as other reporting requirements, depends on the nature of your business, its legal organization and number of employees. For more information:

**Federal Taxes** - Contact the Internal Revenue Service with questions or to order tax forms. Call **(800) 829-1040, [www.irs.gov](http://www.irs.gov)**.

**Federal Employer Identification Number (FEIN)** - call **(800) 829-4933, [www.irs.gov](http://www.irs.gov)**.

**State Taxes - Department of Revenue** - If you are required to pay sales tax, you need to obtain information from **(850) 488-8422, [www.myflorida.com/dor](http://www.myflorida.com/dor)**.

**Unemployment Insurance Tax** - **(800) 482-8293, [www.myflorida.com/dor](http://www.myflorida.com/dor)**.

**Insurance and Bonding** - There are many types of insurance to consider, including: Liability, property, automobile insurance, business interruption insurance, insurance on your home office, equipment insurance, employee insurance, professional liability insurance. In addition to your Homeowner's or Automobile Insurance company, contacts include: **Florida Department of Insurance, (800) 342-2762, [www.fldfs.com](http://www.fldfs.com); Worker's Compensation Insurance, (850) 921-6966, [www.fldfs.com/wc](http://www.fldfs.com/wc); and Surety Bonds, [www.sba.gov](http://www.sba.gov).**

**Financing** - Most banks will not make loans to a start-up business. However, to secure any financing, a detailed Business Plan is required. The following are possible financing sources to consider: Personal savings, mortgage on home, friends, relatives and credit cards; SBA Loans - **[www.sba.gov](http://www.sba.gov)**.



This brochure was developed by the Lake Wales Area Chamber of Commerce in cooperation with:  
the City of Lake Wales and Lake Wales Main Street

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