There are several key steps to starting a business in the City of San Diego. The steps may vary according to the type of business you intend to start, but the following 10 steps will give you a general idea.

**Note:** Many of the following steps can be researched and accomplished by first visiting the respective web sites listed, rather than calling or visiting agency offices. For those business start-ups that do not have access to the Internet, the Central Library and all Branch Libraries provide access to the Internet during hours the library is open.

### 1. Get Basic Information

The City of San Diego’s Central Library provides significant resource materials, including information on market research, trademark and service marks, how-to books on a variety of businesses and industries, etc. The Central Library also offers workshops on patent, trademark and copyright issues.

For more information, contact:

**City of San Diego Public Library/Central Library**

330 Park Blvd, San Diego, CA 92101  
(619) 236-5800  

The U.S. Small Business Administration has a Business Resource Center which provides a one-stop location for free access to a variety of information, education and training designed to help entrepreneurs start, operate and grow their business. In addition, there is on-site free counseling provided by the Service Corps of Retired Executives (SCORE). For more information contact:

**U.S. Small Business Administration/San Diego District Office**

550 West “C” Street, Suite 550, San Diego, CA 92101  
(619) 727-4883  
SBA San Diego website: [http://www.sba.gov/offices/district/ca/san-diego](http://www.sba.gov/offices/district/ca/san-diego)  
(619) 557-7272  
SCORE San Diego website: [http://sandiego.score.org/](http://sandiego.score.org/)

The City of San Diego’s Office of Small Business acts as an information clearinghouse for City programs and services, and serves as a resource partner to a variety of business assistance agencies. Information can be requested via e-mail or telephone, accessed online, or by visiting the office.

**City of San Diego, Office of Small Business**

1200 Third Avenue, Suite 1400, San Diego, CA 92101  
(619) 236-6700  
e-mail: [sdbusiness@sandiego.gov](mailto:sdbusiness@sandiego.gov)

2. Create a Business Plan
A business plan is like a roadmap; it shows you where you are in relation to where you want to be. Whether you believe in a business plan or not, starting a business involves many ideas that need to be documented and actions that need to be taken. Many businesses fail without a business plan, and furthermore, banks require one prior to being considered for a loan. Contact:

U.S Small Business Administration, Service Corps of Retired Executives
550 West C Street, Suite 550, San Diego, CA 92101
(619) 557-7272  website: http://sandiego.score.org/

3. Determine a Business Name
The name you choose for your business is very important. If the name you choose is your own legal surname and a one-word description (such as “John Smith Roofing”) then you are not required to register a fictitious business name. If you choose a business name that does not meet these parameters (such as JS Expert Roofing) and your business is not registered with the state then state law requires you to file a fictitious business name statement with the County of San Diego. Please note that this statement does not protect the business name.

County of San Diego, Assessor/Recorder/County Clerk’s Office
1600 Pacific Highway, Room 260, San Diego, CA 92101
(619) 237-0502  website: https://arcc.sdcounty.ca.gov/Pages/fbn-info.aspx

4. Determine the Legal Structure of the Business
Several legal structures exist in the state of California. Your choice of legal structure will affect your income taxes and personal liability. Most businesses start as a Sole Proprietorship or a General Partnership and are generally the least complicated. Limited Partnerships, Limited Liability Partnerships, Corporations and Limited Liability Companies must register with the Secretary of State. You are strongly advised to contact your own accountant or attorney for advice and assistance in determining the best legal structure for you and your business.

California Business Portal/Secretary of State
(916) 657-5448  website: www.ss.ca.gov/business/business.htm

IRS Business & Specialty Tax
(800)-829-4933  website: www.irs.treas.gov

5. Determine the Business Activity Type
There is a classification system for business activity types in San Diego, which identifies a business activity and determines many of the start-up requirements and where the business can be located. Determine the general business activity type from the list below. The same list is also provided with the Business Tax Certificate application.

<table>
<thead>
<tr>
<th>Activity Type</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>(11)</td>
</tr>
<tr>
<td>Mining</td>
<td>(21)</td>
</tr>
<tr>
<td>Utilities</td>
<td>(22)</td>
</tr>
<tr>
<td>Construction</td>
<td>(23)</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>(31-33)</td>
</tr>
<tr>
<td>Wholesale</td>
<td>(42)</td>
</tr>
<tr>
<td>Retail</td>
<td>(44-45)</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>(48-49)</td>
</tr>
<tr>
<td>Information Services</td>
<td>(51)</td>
</tr>
<tr>
<td>Finance and Insurance</td>
<td>(52)</td>
</tr>
<tr>
<td>Real Estate/Rental/Leasing</td>
<td>(53)</td>
</tr>
<tr>
<td>Professional/Scientific/Technical</td>
<td>(54)</td>
</tr>
<tr>
<td>Management Services</td>
<td>(55)</td>
</tr>
<tr>
<td>Administrative Support</td>
<td>(56)</td>
</tr>
<tr>
<td>Educational Services</td>
<td>(61)</td>
</tr>
<tr>
<td>Health Care/Social Assistance</td>
<td>(62)</td>
</tr>
<tr>
<td>Arts/Entertainment/Recreation</td>
<td>(71)</td>
</tr>
<tr>
<td>Accommodation/Foodservices</td>
<td>(72)</td>
</tr>
<tr>
<td>Other Services</td>
<td>(81)</td>
</tr>
<tr>
<td>Public Administration</td>
<td>(92)</td>
</tr>
</tbody>
</table>
For more information on business activity type contact:
City Treasurer’s Office/Business Tax Division
1200 Third Ave., First Floor, San Diego, CA 92101
(619) 615-1500 website: http://www.sandiego.gov/treasurer/taxesfees/ btax/index.shtml

6. Select a Site and Determine Zoning and Site Permit Requirements
Determining zoning requirements prior to signing a lease or contract is imperative. You must check with the City to see if the type of business you plan to operate is legal in the desired location. You can usually receive same day information on the status of your location if you have the proposed business address and a description of the business when you contact:
City’s Development Services Department
1222 First Avenue, Third Floor, San Diego, CA 92101
website: http://www.sandiego.gov/development-services/
General Information - (619) 446-5000

If operating from home, you must follow the requirements for Home Occupations and may need to obtain a Neighborhood Use Permit. You can obtain this information by contacting:
City’s Development Services Department
(619) 446-5000 website: http://www.sandiego.gov/development-services/
Information about Home Occupations and the Neighborhood Use Permit is also available via website: http://www.sandiego.gov/development-services/pdf/industry/infobulletin/ib540.pdf

7. Obtain Any Special Licenses and Permits
The business activity type chosen determines the licenses and permits needed to operate a business legally. Some of the key contacts are listed below.

The CalGOLD database provides detailed information on the business permit, license and registration requirements from all levels of government. The information includes a description of the requirement, the name, address, and telephone number of the agency, and frequently, a direct link to that agency's Internet web pages. The information identified is specific to the type of business and its location in California.

CalGOLD
(877) 345-4633 website: www.calgold.ca.gov

For a list of more than 200 regulated Occupations and Professional Services, contact:
State Department of Consumer Affairs
(800) 952-5210 website: www.dca.ca.gov

For the list of Police Regulated Business within the City of San Diego, contact:
San Diego Police Licensing Division

Hazardous materials and some issues regarding high occupancy require permits from the San Diego Fire-Rescue Department. For more information, call (619) 533-4400.
Permits: http://www.sandiego.gov/fire/services/permits/index.shtml
Businesses selling tangible personal property in the state of California must apply for a Seller’s Permit/Resale Number

**State Board of Equalization**
(Consolidated San Diego Office as of February 27, 2012)
15015 Avenue of Science, Suite 200, San Diego, CA 92128
(858) 385-4700 website: [www.boe.ca.gov](http://www.boe.ca.gov)

Businesses engaged in selling goods by weight or volume must register the devices with the County Agriculture, Weights and Measures Office. Permits must usually be obtained by: import/export businesses, agricultural-related production, and businesses using pesticides.

**County - Agricultural, Weights and Measures Department**
9325 Hazard Way, Suite 100
San Diego, CA 92123
(858) 694-2739 website: [http://www.sdcounty.ca.gov/awm/](http://www.sdcounty.ca.gov/awm/)

Business engaged in: selling or handling food products, operating a pool or spa, handling hazardous materials, underground storage tanks, medical wastes, x-ray equipment, or waste handling must contact the Department of Environmental Health at the County. Please note, this department operates from four locations, which each provide a different combination of services.

**County - Environmental Health**
Tel: (619) 338-2222, Fax: (619) 338-2377 website: [http://www.sdcounty.ca.gov/deh/](http://www.sdcounty.ca.gov/deh/)

Other permits and licenses may also be required.

**8. Get Tax Information**

Several types of taxes may be levied on businesses including income tax, unsecured personal property tax, employment tax and the City’s Business Tax. For City tax information contact:

**City Treasurer’s Office**
(619) 615-1500 website: [http://www.sandiego.gov/treasurer/](http://www.sandiego.gov/treasurer/)

For unsecured property tax information, contact:

**San Diego County Treasurer – Tax Collector**

For state taxes visit the California Tax Information Center that is sponsored by California’s tax agencies (Board of Equalization, Employment Development Department, and Franchise Tax Board) and the IRS.

**California Tax Information Center** website: [www.taxes.ca.gov/](http://www.taxes.ca.gov/)

For a copy of “Striking Gold in California”, which outlines state taxes for businesses, contact:

**State Board of Equalization** (800) 400-7115 website: [http://www.boe.ca.gov/info/VirtualSeminars/business_publications.htm](http://www.boe.ca.gov/info/VirtualSeminars/business_publications.htm)

For federal tax information specific to businesses, contact:

**Internal Revenue Service**
9. Employer Responsibilities
A whole new set of responsibilities arises when a business hires employees. Employers must register as an employer and obtain a federal Employer Identification Number (EIN), pay additional taxes, withhold, match and submit employee withholdings, must obtain worker’s compensation insurance and adhere to employee eligibility regulations.

The EIN, also known as a Federal Tax Identification Number, is a nine-digit number that the IRS assigns to business entities. The IRS uses this number to identify taxpayers that are required to file various business tax returns. EINs are used by employers, sole proprietors, corporations, partnerships, non-profit organizations, trusts and estates, government agencies, certain individuals and other business entities. Federal Employer ID numbers can be obtained by completing form SS-4 online or calling:

**Internal Revenue Service**  

Get information on state requirements, taxes and services for employers by contacting the State’s Employment Development Department:

10636 Scripps Summit Court, Suite 202, San Diego, CA 92131  
(888) 745-3886 and (858) 880-2500  website: [http://www.edd.ca.gov/](http://www.edd.ca.gov/)

10. Apply for a Business Tax Certificate (License)
Any person or entity doing business in the City of San Diego for more than six days in one calendar year must have a business tax certificate. Home-based businesses, self employed persons and independent contractors are also required to have a business tax certificate. The applications can be obtained and filed at the following locations or downloaded from the City’s website:

**City Treasurer’s Office, Business Tax Division**  
1200 Third Avenue, First floor, San Diego, CA 92101  
(619) 615-1500  

By following these key steps, the process should run more smoothly. If you do encounter obstacles with the process, or with permitting, zoning, etc., contact the City of San Diego’s Office of Small Business. The office maintains a small business advocacy/ombuds program, which is designed to provide zoning, permit, and regulatory assistance to small businesses.

**City of San Diego, Office of Small Business**  
1200 Third Avenue, Suite 1400, San Diego, CA 92101  
(619) 236-6700  e-mail: sdbusiness@sandiego.gov  
Additional Resources and Information

Financial Resources
Several financial resources exist for small businesses in San Diego. However, loans are generally not available to start-ups. Most loan programs require that businesses have at least one year of history.

**Gap Financing/Business Expansion**

**Loan Programs**

**Micro Loans**
ACCION San Diego 404 Euclid Avenue, Suite 271 San Diego, CA 92114 Tel: (619) 795-7250, Fax: (619) 795-7260 [http://www.accionsandiego.org/](http://www.accionsandiego.org/)

**Matching Grant/Incentive Programs**

**Certification and Contracting Opportunities**

**Certification for City Contracts**

**State Certification as a Small Business**

**Small Business Registration**
Small Business Administration 550 West C Street, Suite 550 San Diego, CA 92101 (619) 727-4883 [http://www.sba.gov/content/small-business-certification-0](http://www.sba.gov/content/small-business-certification-0)

**Contracting with City of San Diego**
City of San Diego Purchasing Division 1200 Third Avenue, Suite 200 San Diego, CA 92101-4195 Tel: (619) 236-6000, Fax: (619) 236-5904 [http://www.sandiego.gov/purchasing/](http://www.sandiego.gov/purchasing/)

**Contracting Opportunities Center**
San Diego Contracting Opportunities Center (Procurement Technical Assistance Center) 4007 Camino Del Rio South, Suite 210 San Diego, CA 92108 Tel: (619) 285-7020, Fax: (619) 285-7030 [www.ptac-sandiego.org](http://www.ptac-sandiego.org)
County of San Diego Resources

**County Property Tax Information**
Assessor, Recorder, County Clerk
1600 Pacific Highway, Room 103
San Diego, CA  92101
(619) 236-3771
https://arcc.sdcounty.ca.gov/Pages/default.aspx

**County Air Pollution Control**
County Small Business Assistance Program
10124 Old Grove Road
San Diego, CA  92131
Tel: (858) 586-2600, Fax: (858) 586-2601
http://www.sdapcd.org/SBA/sba.html

**County Zoning Information**
County Planning & Development Services
5510 Overland Avenue
San Diego, CA  92123
(858) 565-5920
www.sdcounty.ca.gov/dplu/

State of California Resources

Many City of San Diego businesses will need to work with state agencies if they intend to incorporate their business, sell alcohol and other goods, hire employees, etc.

**State Payroll Taxes**
State Employment Development Department
10636 Scripps Summit Court, Suite 202
San Diego, CA  92131
Tel: (888) 880-2500
www.edd.ca.gov

**State Alcohol Sales Licensing**
State Alcoholic Beverage Control
1350 Front Street, Suite 5056
San Diego, CA  92101
Tel: (619) 525-4064, Fax: (619) 231-1171
www.abc.ca.gov

**State Worker's Compensation**
State Compensation Insurance Fund
(888) 782-8338
http://www.statefundca.com

**State Incorporation Information**
California Secretary of State
(916) 657-5448
www.sos.ca.gov

U.S. Federal Government Resources

The federal government provides a host of pertinent information and services to small businesses, including consulting services, tax information, export information and wage and hour information.

**Income Tax Information**
Internal Revenue Service
880 Front Street, First Floor
San Diego, CA  92101
Information: (800) 829-1040
Forms and Publications: (800) 829-3676
www.irs.treas.gov

**Export Information**
Department of Commerce
International Trade Administration
http://www.ita.doc.gov/
Import & Customs
U.S. Customs & Border Protection
Airport and Seaport (619) 685-4304
Otay Mesa Border (619) 671-8064
Tecate Border (619) 938-8300
http://www.cbp.gov/trade/basic-import-export

Social Security Information
Social Security Administration
1333 Front Street
San Diego, CA 92101
Tel: (800) 772-1213
www.ssa.gov

Wage & Hour Information
U.S. Department of Labor
550 West “C” Street, Suite 990
San Diego, CA 92101
(619) 557-5110
(866) 487-9243
www.dol.gov and www.labor.ca.gov

Internet, Mail, or Telephone Order
Business Regulations
Federal Trade Commission
1-877-382-4357
www.ftc.gov/

Market Research, Technical Assistance and Networking Opportunities

General Information, Research and Networking
San Diego Regional Chamber of Commerce
402 West Broadway, Suite 1000
San Diego, CA 92101
Tel: (619) 544-1300
www.sdchamber.org

Demographics
San Diego Association of Governments
401 “B” Street, Suite 800
San Diego, CA 92101
Tel: (619) 699-1900, Fax: (619) 699-1905
www.sandag.org

Business Improvement Districts
BID Council
P.O. Box 70169
San Diego, CA 92167
Tel: (619) 239-2437, Fax: (619) 239-0714
www.bidcouncil.org

Food & Beverage Association of S.D. County
3110 Camino Del Rio South, Suite 315
San Diego, CA 92108
(619) 228-2291 Fax: (619) 228-2297
http://www.foodnbeverage.org/

Small Business Consulting
Small Business Development Center (SBDC)
880 National City Boulevard, Suite 103
National City, CA 91950
Tel: (619) 482-6391, Fax: (619) 216-6692
http://www.growmybiz.org/
Center for International Trade Development
http://www.sandiegocitd.org/

Fermanian Business & Economic Institute
Point Loma Nazarene University
2600 Laning Road
San Diego, CA 92106
(619) 849-2692
http://www.pointloma.edu/Fermanian.htm

Entrepreneur Clinic – USD School of Law
University of San Diego
5998 Alcala Park
San Diego, CA 92110-2492
(619) 260-7470
http://www.sandiego.edu/law/academics/clinical_education/clinics/entrepreneur.php