

How do I find a space?

What are the steps I need to follow?

**How much time should I allow
for the process?**

Where do I find help?

**A GUIDE TO
Starting your
Business **in**
BIDDEFORD**



Downtown Biddeford is in the midst of an economic resurgence. In recent months, our beautiful, historic downtown area has attracted significant new investment in the form of old buildings being purchased and re-purposed. The market for new business continues to improve every day.

For an individual or entrepreneur, starting a new business can present a major challenge. You need to locate a space to lease. Or possibly buy a building. You need access to funding and technical assistance. You need to obtain city permits and approvals. The process can seem overwhelming to some.

The Heart of Biddeford has created this guide in an effort to make the process of starting your business as simple as possible by outlining the recommended steps and addressing some FAQs we've encountered:

1 LOCATING YOUR BUSINESS: Where does it make sense for your business to be? Is it a retail or service business? Does your business rely on high visibility? Or do you need an office setting?

2 FINDING SPACE: For businesses wanting to locate within the downtown or mill district, the Heart of Biddeford is here to help. Downtown Biddeford is home to a variety of property types: storefronts, office space, residential buildings and historic mills. We maintain a database of space available for lease and buildings for sale in downtown Biddeford. Our database includes square footage, rental rates/listing prices, available parking and other important building data. If you're interested in business parks or outlying areas, contact the office of Economic & Community Development at **(207) 282-7119**.

3 RESEARCH FINANCING OPTIONS & ECONOMIC INCENTIVES:

A number of loan programs and other economic incentives are available for prospective businesses in downtown Biddeford. These include:

- **Downtown Revolving Loan Fund (RLF):** The Biddeford Saco Area Economic Development Corporation (BSAEDC) administers a low-interest loan fund for businesses locating in downtown Biddeford. **Call BSAEDC at (207) 282-1748 or visit bsaedc.org.**
- **Downtown TIF District:** Biddeford is working to establish a Tax-Increment Financing (TIF) district for the purpose of infrastructure improvements in the downtown and mill district area. Contact Bob Dodge, Economic Development Director, 282-7119 or bdodge@biddefordmaine.org
- **Facade Improvement Program:** The City of Biddeford has established a grant fund for downtown merchants and property owners seeking to improve their street front facades. The program offers up to \$5000 in matching funds for qualifying improvements. **(207) 284-9105 or email lhardacker@biddefordmaine.org.**
- **New Markets Tax Credits:** Downtown Biddeford is designated as an eligible district for federal New Markets Tax Credits. These credits are primarily administered in Maine by Coastal Enterprises, Inc. (CEI). **(207) 882-7552 or visit ceimaine.org.**
- **Pine Tree Zones:** Available to new "qualified business activity" by offering manufacturers, financial

service businesses and targeted technology companies the chance to greatly reduce, or in some cases, virtually eliminate state taxes for a period of time that may be up to ten years.

Contact ECD Office at (207) 282 7119.

- **Finance Authority of Maine (FAME):** FAME offers a variety of financial assistance options for businesses of all sizes. **(207) 623-3263 or visit famemaine.com.**
- **Maine Small Business Development Center (SBDC):** Free business counseling, business planning and funding assistance services are available through SBDC. An SBDC counselor has weekly office hours in Saco. **(207) 324-0316 or visit mainesbdc.org.**
- **Financing by Local Lenders:** Several local lenders have offered to help the Heart of Biddeford by sponsoring our business recruitment efforts. These lenders are very much interested in providing financing for qualifying small businesses that seek to locate in downtown Biddeford, and include:

Biddeford Savings
(207) 284-5906

KeyBank
(207) 283-0062

Pepperell Bank & Trust
(207) 282-4121

Saco Biddeford Savings Institution
(207) 284-4591

4 PERMITS, LICENSES & APPROVALS:

Opening a business will require permits, licenses and other approvals from the City of Biddeford. The particular approvals needed for your business will depend on the nature of your business and the scope of needed improvements to real estate. The Heart of Biddeford will provide assistance to you in determining which City approvals you will need to open your business. The following City departments are the first points of contact for issuing approvals:

- **Code Enforcement Office (207) 284-9236:** Building Permit, Certificate of Occupancy, Sign Permit, Conditional Use Permit, Shoreland Zoning Permit, Site Plan, Home Occupation Permit, Private Septic Permit, Historic Preservation Permit
- **Engineering Department (207) 284-9118:** Public Sewer Discharge Permit
- **Public Works Department (207) 283-3577:** Driveway Permit/Opening
- **City Clerk's Office (207) 284-9307:** Business License, Special Amusement Permit

All listed offices are located at City Hall at 205 Main Street, with the exception of Public Works, which is housed in the Public Works Garage at 371 Hill Street.

The City of Biddeford's Guide for Business Starts, Expansions and Relocations contains details about what approvals you may need. This publication is available at both the Code Enforcement Office and the Economic Development Department. A PDF is also available online by clicking on **City Departments** then **Economic Development** then **Development Process** from the City's home page at biddefordmaine.org or at heartofbiddeford.org.

5 WELCOME! YOU'RE ON YOUR WAY TO BUILDING A SUCCESSFUL BUSINESS IN BEAUTIFUL, HISTORIC DOWNTOWN BIDDEFORD.

FAQs



- Q. I simply need to get a “Doing Business As” (DBA) license. Where do I go?**
- A. City Clerks Office. A DBA is required for all sole proprietors and general partnerships. All business entities that are corporations (LLC, LLP, C and S Corps) must first file the appropriate paperwork with the State of Maine in order to get a business license from the City of Biddeford.
- Q. I need a sign for my business. What do I do first?**
- A. Signage must comply with City ordinances. Download the signage guidelines at heartofbiddeford.org. Then, bring your sign design to the Codes Office to be sure it complies with local ordinances. Then schedule review with the Historic Preservation Commission. Once the Commission reviews your signs, they will either make recommendations or approve your design on an advisory basis. The Codes office is the final authority regarding signage and will either issue a sign permit or ask for modifications to the signage. Allow yourself approximately 6-8 weeks once you’ve got your sign designed to get it produced and installed. Time varies with complexity of production and vendors’ schedules.
- Q. I’m opening a restaurant. How do I apply for a victualer’s and/or liquor license?**
- A. Complete a form provided by the City Clerk’s office. Your application will be reviewed by City Council and approved or rejected if your space has not passed appropriate inspections or does not meet City ordinances.

Biddeford Profile

Biddeford, along with its neighboring city, Saco, forms the largest urban center in York County, Maine. The two cities have a year-round population of 40,000 and are experiencing strong growth in population, housing and income. The area’s population booms in the summer months as well. The Biddeford-Saco area also has a strong economy, with about 20,000 people employed in the two cities.

“It’s the Heart of Biddeford’s intention to assist potential business owners and entrepreneurs in starting businesses here in Biddeford. We want to make the process as easy as possible because we want you here.”

—Rachael Weyand, Executive Director

Biddeford is located along the Maine Turnpike, just 20 minutes from Portland, Maine’s largest city, and 45 minutes from Portsmouth, New Hampshire. The Amtrak Downeaster rail line serves the city; Boston is just two hours away by train. Biddeford is also located on the Atlantic Coast and offers miles of sand beaches.