

How to Do Business Guide Stoneham, Massachusetts



September 2022

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Contacts

Municipal Contacts

• EMERGENCY SERVICES

CodeRED

CodeRED uses telephone, text and e-mail to quickly provide instructions to residents and businesses on how to prepare for, or otherwise deal with, an emergency situation. Sign up at <https://public.coderedweb.com/cne/en-US/B84546C8821F>.

Stoneham Fire Department

25 Central Street
www.stoneham-ma.gov/fire-department

Non-Emergency: (781) 438-0127

Stoneham Police Department

47 Central Street
www.stoneham-ma.gov/police-department

Non-Emergency: (781) 438-1215

• WITHIN TOWN HALL

Town Hall

35 Central Street
Stoneham, MA 02180

Hours of Operation:

Monday, Wednesday, Thursday: 8 AM to 4 PM
Tuesday: 8 AM to 7 PM
Friday: 8 AM to 12 PM

Assessor's Office

Contact: Cheryl Kozlowski, Director of Assessing
www.stoneham-ma.gov/assessors

(781) 279-2640
ckozlowski@stoneham-ma.gov

Board of Appeals

Contact: Maria Sagarino
www.stoneham-ma.gov/board-of-appeals

(781) 279-2650
msagarino@stoneham-ma.gov

Board of Health

Contact:
www.stoneham-ma.gov/health-department

(781) 279-2621

Select Board

Contact: Dava Kilbride, Office Manager to the
Select Board
www.stoneham-ma.gov/select-board

(781) 279-2680
dkilbride@stoneham-ma.gov

Building Department

Contact: Cheryl Noble, Building Commissioner
www.stoneham-ma.gov/building-department

(781) 279-2670
cnoble@stoneham-ma.gov

Conservation Committee

Contact: Jen Decourcy, Staff Member
www.stoneham-ma.gov/conservation-commission

(781) 279-2696
jdecourcy@stoneham-ma.gov

Planning Board

Contact: Maria Sagarino, Town Clerk
www.stoneham-ma.gov/planning-board

(781) 279-2650
crooney@stoneham-ma.gov

Town Accountant

Contact: Eric Duffy, Town Accountant
www.stoneham-ma.gov/town-accountant

(781) 279-2690
eduffy@stoneham-ma.gov

Town Administrator

Contact: Dennis Sheehan, Town Administrator
Shannon Ciarlone, Office Manager
www.stoneham-ma.gov/town-administrator

(781) 279-2600
dsheehan@stoneham-ma.gov
dpettengill@stoneham-ma.gov

Town Clerk

Contact: Maria Sagarino, Town Clerk
www.stoneham-ma.gov/town-clerk

(781) 279-2650
msagarino@stoneham-ma.gov

Town Planner

Contact: Erin Wortman, Director of Planning &
Community Development
www.stoneham-ma.gov/town-planner

(781) 507-2445
ewortman@stoneham-ma.gov

Treasurer/Tax Collector's Office

Contact: Paulette Gerry, Treasurer/Tax Collector
www.stoneham-ma.gov/treasurer-tax-collector

(781) 279-2660
pgerry@stoneham-ma.gov

• OUTSIDE OF TOWN HALL**Department of Public Works (DPW)**

16 Pine Street
Contact: Brett Gonsalves, Director
www.stoneham-ma.gov/department-of-public-works

bgonsalves@stoneham-ma.gov
(781) 438-0760

Stoneham Council on Aging/Senior Center

136 Elm Street
Contact: Kristen Spence, Director
www.stonehamseniorcenter.org

(781) 438-1157
kspence@stoneham-ma.gov

Stoneham Public Library

431 Main Street
www.stonehamlibrary.org

(781) 438-1324

Veterans Services Office

136 Elm Street

Contact: Melanie Mendel, Veterans Agent

www.stoneham-ma.gov/veterans-services

(781) 279-2664

mmendel@stoneham-ma.gov

• LOCAL CONTACTS

Stoneham Chamber of Commerce

335 Main Street, Suite 2

Contact: Megan Day, Executive Director

www.stonehamchamber.org

(781) 438-0001

Megan@stonehamchamber.org

Checklist for Opening a Business

The following checklist is a general guide for opening any type of business in Stoneham. Please note that some businesses may have a longer timeline than others if they require approvals, permits or licenses to open. Please also be aware that guidelines and requirements are subject to change over time.

- ✓ Establish your Zoning Use (see this subsection for more information)
- ✓ Find a property that either allows your zoning use by-right or through a specified permitting process
- ✓ Apply for any specified approvals as determined by zoning use and location
- ✓ Meet with Department Heads for a full development review
- ✓ Acquire all variances, special permits, and/or site plan approvals (when required)
- ✓ Apply and obtain required building permits to start any and all necessary work
- ✓ Organize any and all inspections as necessary through the Building Department, Fire Department, Police Department, and Board of Health
- ✓ Obtain a Business Certificate
- ✓ Achieve an occupancy permit and begin business!

The Boards and Departments in the Town Hall are a wealth of information, and are willing and happy to help prospective business owners in following this guide. Please do not hesitate to contact Town Hall or specific departments or boards for further assistance.

Establish your Zoning Use

Zoning is a land-use planning technique used by local governments to regulate the use, form, design and compatibility of development. In order to encourage the most appropriate use of land, the Town of Stoneham through its Zoning Code outlines all the types of uses allowed within the community. When allowed, each use is designated to a particular zone in town with regulations and restrictions. It's important that your proposed use is clearly established by the Building Inspector who serves as Stoneham's Zoning Enforcement Officer.

Once your business is defined in the Zoning Code, you may work with municipal officials in the Building and Planning Department to see where that use is allowed in town and what the process is moving forward. This process may include a simple building permit, a special permit from the Planning Board, or a Site Plan Review from the Board of Selectmen. However, the first step is always to meet with the Building Department to go over what you want to do with your business so they can determine your zoning use.

Obtain a Building Permit

A Building Permit is required when changing the use of the site, changing the ownership of the site, or renovating, constructing, or demolishing an existing structure on the site. Please note that a Building Permit is not required when painting or doing repairs that do not change structure, plumbing, sanitary, gas, fire safety systems, or other utilities. It is strongly advised that you contact the Building Department before starting any work or project. You may fill out a Building Permit online at <https://www.stoneham-ma.gov/220/Permit-Applications-Other-Forms>, or in person at the Building Department's office in Town Hall. For more information, please contact the Building Department

Obtain a Sign Permit

Any business planning to put up new sign and/or awning or change or repair an existing sign and/or awning must obtain a Sign Permit from the Building Department. Please fill out the Sign Permit online at http://www.stoneham-ma.gov/sites/stonehamma/files/file/file/sign_application.pdf, or in person at the Building Department's office in Town Hall.

Funding for signage may be available through Stoneham's Commercial Improvement Program if the business is located in the Target Area. The Target Area is bounded by the north side of Marble Street to the south side of Elm Street along Main Street and by Main Street to the west side of Pine Street along Franklin Street. For more information, please contact the Town Planner. Please note that the business must be approved before receiving the funding match.

Local Review Process

All proposed projects requiring special permit and/or site plan review will be subject to a department review. The Town Planner coordinates department review meetings with the petitioner, their attorney (if applicable), and the Department Review Team prior to any public hearing with the Planning Board or Board of Selectmen.

The Department Review Team includes representatives from:

- Stoneham Board of Health
- Stoneham Building Department
- Stoneham Department of Public Works
- Stoneham Fire Department
- Stoneham Police Department
- Stoneham Town Planner Department

The purpose of the meeting will be to share information about the proposed project, coordinate the individual department concerns, and inform the applicant of any rules and regulations that they must conform to in their project scope. Each team member will produce a report and this information will be compiled and shared with the elected boards and petitioner prior to the public meetings. Town boards and committees are not obligated to follow the recommendation(s) put forth by the Department Review Team as the Team serves as technical advisors to the boards and committees.

Conservation Commission Review

The mission of the Stoneham Conservation Committee is to protect wetlands and resources in the Town of Stoneham through acquisition, management, education, and regulation (s); to act as a liaison between the public and other governmental agencies in protecting our natural resources and to become an environmental/educational resource for citizens, groups, organizations, as well as local, State and Federal agencies. The Conservation Commission meets every three weeks and the average petition is typically addressed within one meeting. Major projects may take longer.

Site Plan Approval

The Board of Selectmen, which sets policy for the Town, continues to be receptive to citizen input, at public hearings, through phone calls received at home, in our contact with the public, and in phone calls and visits made to our office by the public. The Board of Selectmen and its office continue to perform the multiple, diverse functions required by both Town Bylaws and Massachusetts General Law and to assist the public where needed. Site Plan applications must be advertised for consecutive weeks prior to a public hearing. The Board of Selectmen meets every two weeks and the average petition is typically addressed within one meeting. Major projects may take longer.

Special Permit

The Planning Board is empowered to hear and decide special permits per Chapter 15 of the Stoneham Town Code, as authorized and regulated by Chapter 40A of the General Laws of Massachusetts. The Planning Board generally meets once a month. The average special permit petition is typically addressed from filing to decision in three months. Major projects may take longer.

Variances

The mission of the Stoneham Board of Appeals is to work to make the community the best it can be while providing for property and business owners needs through thoughtful consideration and the granting, when applicable, of special permits and variances. The Board of Appeals generally meets once a month on Thursday evening and the average petition is typically addressed within one meeting. Larger requests may take longer.

Review Fire Department Requirements

Commercial property renovations may require review and permits that are issued by the Fire Department, including site plans and plans for fire alarm systems, sprinkler systems, and other emergency apparatuses. For a full list of permits and fees, please visit <http://www.stoneham-ma.gov/fire-department/pages/fee-schedule-0>.

Review Police Department Requirements

Alarm and emergency contact information should be filed with the Police and updated as necessary. The form for alarm and emergency contact information is available online at <http://www.stoneham-ma.gov/police-department/pages/alarm-bylaw-registration-appeal-forms>.

Obtain a Business Certificate

A Business Certificate is often referred to as a “DBA”, meaning “doing business as”. This Certificate is necessary for public information purposes, as it requires the names and addresses of the owner(s).

To obtain a Business Certificate, please fill out the Business Certificate form, available online at <https://www.stoneham-ma.gov/691/Business-Certificates> or in person at the Town Clerk’s office in Town Hall. Please be aware that the applicant may need to go to the Building Department for a Zoning Review if required by the Town Clerk.

Once the applicant receives their Business Certificate, the Certificate is valid for four (4) years. Please contact the Town Clerk when the Business Certificate is nearing expiration, as the Town Clerk may require a renewal form to be filled out. Additionally, if the business closes or changes total or partial ownership, please notify the Town Clerk.

Please be aware that the following fees apply concerning a Business Certificate:

Fee Schedule	
Filing of Business Certificate	\$50.00
Renewal of Business Certificate-4 years	\$50.00
Certified Copy of Business Certificate	\$15.00
Correction of Business Certificate	\$20.00
Withdrawal of Business Certificate	\$20.00

Obtain Necessary Health Permits

The Board of Health Department approves a number of permits for businesses, including those for body art establishments, dumpsters, food retail, food services, funeral homes, hotels and motels, massage establishments, septic systems, swimming pools, tanning establishments, and tobacco sales.

The Health Agent can assist in determining whether a project will require Board of Health permits or approvals and explain the procedures for obtaining permits. For more information on permits and the permitting process, please contact the Health Agent.

Please be aware that certain fees apply to special permits, and they must be renewed by a certain date. Please see the table below for the fee schedule for special permits as pertaining to businesses.

Type of License	Fee	Expiration
Abrasive Blasting	\$50.00	As needed
Animals	\$5.00	12/31
Animal Stable	\$10.00	
Arena	\$50.00	5/31
Body Art Establishment	\$250.00	Annual by Date
Body Art Operator (Full)	\$100.00	Annual by Date
Body Art Apprentice each 6 month period	\$25.00 each	By Date
Body Art Apprentice second and final year	\$50.00	By Date
Caterer	\$150.00	5/31
Dumpster Permit		
Long Term	\$40.00	12/31
Short Term	\$20.00	By Date
Additional Dumpster Container	\$25.00	12/31
Ext. Time 45 days each. - 90 days Max.	\$15.00	45 Days
Bakery	\$150.00	5/31
Food Establishment Plan Review	\$25.00	As needed
Food Retail	\$150.00	5/31
Food Retail- Supermarkets	\$500.00	5/31

Food Retail- Convenience Stores	\$150.00	5/31
Food Service- Function Registration	\$10.00	5/31
Food Service- Short Term	\$30.00	As needed
Food Service Establishment		
Less than 50 seats	\$150.00	5/31
Greater than 50 seats	\$150.00	5/31
Frozen Desserts	\$30.00	5/31
Funeral Directors	\$50.00	04/30
Hotel	\$100.00	None
Ice Cream	\$20.00	5/31
Milk & Cream	\$15.00	5/31
Mantoux Test	\$5.00	As needed
Massage Therapy- Establishment	\$125.00	12/31
Massage Therapy - Practitioners	\$75.00	12/31
Massage Therapy - Students and Graduates (Max. 1yr. @ 6-month Intervals)	N/C	12/31
Medical Waste Hauler per vehicle	\$75.00/vehicle	12/31
Mobile Food Service	\$150.00	5/31
Motel	\$50.00	None
Permit Renewal Late Fee	\$50.00	As needed
Recreational Camps (Annual)	\$25.00	Camp End Date
Re-inspection Fee	\$25.00 each	As needed
Septic Construction permit	\$50.00	As needed
Septic Haulers (per vehicle)	\$30.00/vehicle	5/31
Septic-Perc Test	\$50.00	As needed
Septic Plan Review	\$50.00	As needed
Septic Soil Evaluation	\$50.00	As needed
Solid Waste- Transportation and Disposal of Rubbish	\$75.00/vehicle	12/31
Tanning Establishments	\$100.00	6/30
Tobacco	\$150.00	6/30

• SPECIALTY HEALTH DEPARTMENT PERMITS:

- TOBACCO SALES PERMIT: Please fill out the application online at <https://www.stoneham-ma.gov/945/Tobacco-Control> or in person at the Board of Health's office in Town Hall.
- SHORT-TERM FOOD PERMIT: Please fill out the application online at <https://www.stoneham-ma.gov/935/Applications> or in person at the Board of Health's office in Town Hall.

Obtain Necessary Licenses

• LIQUOR LICENSES

1. Visit www.mass.gov/abcc and complete the application for the desired liquor license.
2. Bring the completed and printed application from the ABCC website, a Certificate of Good Standing from the Department of Revenue, and a check for the appropriate amount to the Select Board Office in Town Hall.

Please visit www.stoneham-ma.gov/board-of-selectmen/pages/liquor-license-application-fees or contact the Board of Selectmen's office for more information.

Liquor License Type	Fee	Expiration
Club	\$350.00	12/31
General On-Premises	\$1,500.00	12/31
Package Goods Store	\$1,500.00	12/31
Special Liquor Permit	\$25.00	per day

• ADDITIONAL LICENSES

The licenses outlined below are to be filed with the Board of Selectmen. For more information, please visit <https://www.stoneham-ma.gov/290/License-Application-Packets> or contact the Select Board office.

Type	Fee	Expiration
Auctioneer (Permit)	\$25.00	N/A
Automatic Amusement	\$20.00 each	12/31
Billiard Tables	\$100 per table	5/1
Carnival	\$50.00 \$10.00 each game and ride for a Sunday License	N/A
Class I (New Cars)	\$40.00 New \$30.00 Renewal	1/1 1/1
Class II (Used Cars)	\$40.00 New \$30.00 Renewal	1/1 1/1
Common Victualler	\$50.00 New \$25.00 Renewal	12/31 12/31
Gasoline Storage	\$40.00 New Renewal- Contact Town Clerk's Office	
Juke Box	\$40.00	12/31
Junk – Second Hand	\$25.00	5/1
Miniature Golf	\$35.00	4/30
Taxicabs, Limousines, & Livery	\$100 per vehicle	4/30
Weekday Entertainment	\$40.00	12/31
Public Entertainment on Weekdays – Theater	\$100.00	12/31

• ONLINE LICENSES:

- o Auto Amusement, Common Victualler, Entertainment, Secondhand Junk, and Special Alcoholic licenses applications are available online at <https://www.stoneham->

[ma.gov/DocumentCenter/View/1079/License-Application](http://www.stoneham-ma.gov/DocumentCenter/View/1079/License-Application) or in person at the Board of Selectmen's office in Town Hall.

- o Class I and Class II Vehicle license applications and further information are available online at www.stoneham-ma.gov/board-of-selectmen/pages/class-i-ii-license-application-fees or in person at the Board of Selectmen's office in Town Hall.

- RAFFLE/BAZAAR PERMIT: Please contact the Town Clerk for a raffle or bazaar permit. The rules and regulations for hosting raffles or bazaars is outlined online at www.stoneham-ma.gov/town-clerk/pages/raffle-and-bazaar-permits.
- ENTERTAINMENT LICENSE: Please fill out the application, available online at <http://www.stoneham-ma.gov/board-of-selectmen/pages/license-application-packets> or in person at the Board of Selectmen's office in Town Hall.
- PHYSICIAN REGISTRATION FORM: To register as a physician practicing in the Town, please fill out the Physician Registration Form, available online at http://www.stoneham-ma.gov/sites/stonehamma/files/file/file/physician_registration_form.pdf or in person at the Town Clerk's office in Town Hall.

• LICENSING:

- To apply for further licenses and permits with the State of Massachusetts, please visit www.mass.gov/portal/business/licenses-permits for a comprehensive list of permits, licenses, and applications. Please ensure the business has all necessary permits required to operate.

Parking Permits for Municipal Lots

If a business's employees utilize a Town parking space to park during business hours, parking placards are available for purchase through the Town Clerk's office, available for yearly or quarterly use. Please note that municipal parking lots have two (2) hour time limits if parking without a permit, and limits are regularly enforced. Please visit www.stoneham-ma.gov/police-department/pages/town-of-stoneham-parking-regulations or contact the Town Clerk's office for more information.

Street Sweeping

Please visit the DPW's website at www.stoneham-ma.gov/department-of-public-works or contact the DPW for up-to-date information on street sweeping. Street sweeping generally occurs at least in early spring.

Tax Form Renewals

Please ensure an Annual Certification of Entity Tax Status is filed through the Department of Revenue's MassTaxConnect at <https://mtc.dor.state.ma.us/mtc/>. In addition, please ensure continued filing of annual taxes for the business with the IRS and Massachusetts Department of Revenue.

Trash and Recycling

There is no commercial trash pick-up in the Town of Stoneham. Businesses may apply for a license for a short-term or long-term dumpster with the Board of Health. Please be aware that pickup for dumpsters is not covered under the

Town’s trash policy, and is to be managed privately by the person or business holding the dumpster license and a private trash company.

Utilities Information

The following companies provide utilities to residents and businesses in Stoneham.

Type	Company	Contact
Electricity	Eversource	(800) 340-9822
Natural Gas	National Grid	(800) 322-3223
Water	Stoneham DPW	(781) 438-0760
Sewer	Stoneham DPW	(781) 438-0760

Established Business Reminders

Business Certificate Renewal

- RENEWALS

A Business Certificate must be renewed every four (4) years, and renewal fees are required. Please contact the Town Clerk to determine if it is necessary to submit a renewal form, as the forms are required on a case-by-case basis.

The following table delineates all fees regarding the Business Certificate:

Fee Schedule	
Filing of Business Certificate	\$50.00
Renewal of Business Certificate-4 years	\$50.00
Certified Copy of Business Certificate	\$15.00
Correction of Business Certificate	\$20.00
Withdrawal of Business Certificate	\$20.00

- CHANGE OF OWNERSHIP

If ownership changes, either partially or completely, from those listed on the Business Certificate, please notify the Town Clerk’s office and receive the appropriate forms. Please also ensure that the ownership information is updated in all tax documentation with both the state and federal governments.

Dumpster Regulations

To have a long-term dumpster, short-term dumpster, compactor, grease dumpster, or a similar unit on the property, please fill out an application with the Board of Health. The application is available online at www.stoneham-ma.gov/sites/stonehamma/files/file/file/long-term_dumpster_0.pdf or in person at the Board of Health’s office in Town Hall.

Regular Inspections

• FIRE INSPECTION

- **QUARTERLY INSPECTION:** The Fire Department requires a quarterly inspection of hotels, motels, nursing homes, and clinics. For more information, contact the Fire Department's non-emergency line at (781) 438-0127.
- **ANNUAL INSPECTION:** The Fire Department requires an annual inspection of places of assembly, such as theatres or cinemas. For more information, contact the Fire Department's non-emergency line at (781) 438-0127.

• BUILDING INSPECTION

Certain types of businesses must be inspected on a regular basis by the Building Inspector. For more information, please contact the Building Inspector's office.

Timelines	Fee
Semi-annual (every six (6) months)	
Nightclubs or like uses	\$150.00
Theatres- more than 400 person capacity	\$100.00
Annual (every one (1) year)	
Hotels, Motels, Lodging Houses, Dormitories, etc.	\$100.00, \$5.00 per each unit over 5
Lecture Halls	\$80.00
Restaurants	\$80.00
Recreation Centers	\$80.00
Stadiums, Bleachers, or Outdoor Assembly	\$80.00
Children's Summer Camp	\$100.00
Theatres- less than 400 person capacity	\$80.00
Biennial (every two (2) years)	
Detoxification Centers	\$100.00
Hospitals, Nursing Homes, Mental Hospitals, Certain Day Care Facilities, etc.	\$150.00, \$5.00 for each 10 beds over 100
Quinquennial (every five (5) years)	
Churches or Similar Uses	\$80.00

License and Permit Renewal

• LIQUOR LICENSE

- ⇒ **RENEWAL:** Liquor licenses must be renewed annually. Please contact the Selectmen's Office to discuss renewal processes.
- ⇒ **ANNUAL FEES:** As of December 2015, the fees delineated in the table below apply annually to holders of liquor licenses in the Town of Stoneham:

Restaurants with Beer and Wine License		
Seating	Total Seating Capacity of Establishment	Annual Fee
No bar seating	N/A	\$2,250.00
With bar seating		
0-15 seats	50-74 total seats	\$2,500.00
16-20 seats	75-99 total seats	\$3,000.00
21-25 seats	100 or more total seats	\$3,500.00

Restaurants with License for All Alcohol		
Seating	Total Seating Capacity of Establishment	Annual Fee
No bar seating	N/A	\$2,250.00
With bar seating		
0-15 seats	50-74 total seats	\$2,500.00
16-20 seats	75-99 total seats	\$3,000.00
21-25 seats	100 or more total seats	\$3,500.00

For more information on liquor licenses and renewals, please visit www.stoneham-ma.gov/sites/stonehamma/files/file/file/liquor_fees.pdf or contact the Select Board office.

• FOOD HANDLING PERMITS

The Board of Health requires annual renewal of permits by May 31 for food retail and food service establishments. Please note that an inspection may accompany the permit renewal.

Please visit www.stoneham-ma.gov/sites/stonehamma/files/file/file/food_application_0.pdf for the renewal application. For more information and for a full list of fees and their expiration dates, please visit www.stoneham-ma.gov/health-department/pages/fee-schedule.

• ADDITIONAL LICENSE RENEWAL

Most licenses require annual renewal. The licenses outlined in the table below are to be filed with the Board of Selectmen. For more information, please visit www.stoneham-ma.gov/board-of-selectmen/pages/license-fees or contact the Board of Selectmen's office.

Type	Renewal Fee	Expiration
Automatic Amusement	\$20.00 each	12/31
Billiard Tables	\$100 per table	5/1
Class I (New Cars)	\$30.00	1/1
Class II (Used Cars)	\$30.00	1/1
Common Victualler	\$25.00	12/31
Gasoline Storage	Contact Town Clerk's Office	
Juke Box	\$40.00	12/31
Junk – Second Hand	\$25.00	5/1
Miniature Golf	\$35.00	4/30

Taxicabs, Limousines, & Livery	\$100 per vehicle	4/30
Weekday Entertainment	\$40.00	12/31
Public Entertainment on Weekdays – Theater	\$100.00	12/31

- ENTERTAINMENT LICENSE: An entertainment license must be renewed annually. Please contact the Board of Selectmen’s office for information on the renewal procedure.
- TOBACCO SALES PERMIT: Please fill out the application, available online at www.stoneham-ma.gov/sites/stonehamma/files/file/file/tobacco_application.pdf or in person at the Board of Health’s office in Town Hall, by May 31. A tobacco sales permit must be renewed annually. An application is valid June 1 to May 31.

Helpful Resources

• BUSINESS COUNSEL RESOURCES

- THE CAREER PLACE, WOBURN: The Career Place provides comprehensive employment and career services that help individuals find current job openings, assess their skill levels and interests, and enter education and training programs. Please call (781) 932-5500 or visit www.thecareerplace.org for more information.
- CENTER FOR WOMEN AND ENTERPRISE: CWE offers education, training, technical assistance, women’s business enterprise certification and access to both debt and equity capital to entrepreneurs at every stage of business development. Please call (617) 536-0700 or visit www.cweonline.org for more information.
- THE ENTERPRISE CENTER, SALEM STATE UNIVERSITY: The Enterprise Center provides workshops, programs, and networking opportunities for business owners, leaders and employees of companies of all sizes, in all industries and all stages of the business lifecycle. Please call (978) 542-7528 or visit www.enterprisectr.org for more information.
- MASSACHUSETTS DEPARTMENT OF REVENUE: The Department of Revenue’s official role is to determine tax obligations to the state, but it also offers workshops, resources, and tools to help business owners get started and maintain their business. Please visit www.mass.gov/dor/businesses for more information.
- MASSACHUSETTS OFFICE OF BUSINESS DEVELOPMENT, BOSTON: The mission of the Massachusetts Office of Business Development (MOBD) is to strengthen the economy and increase job growth throughout Massachusetts by providing a point of contact to businesses that facilitates access to resources, expertise, and incentive programs available in the Commonwealth. Please visit www.mass.gov/mobd for more information.
- MASSACHUSETTS SECRETARY OF STATE’S OFFICE: For a step-by-step guide for starting a business from scratch and following state guidelines, please visit www.mass.gov/portal/business/starting-business for a wealth of information on creating business plans, financing, taxes, licensing, and more.
- SCORE: Sponsored by the Small Business Administration, SCORE provides free, confidential one-on-one counseling, mentoring, and advice to small business owners. Stoneham counselors are available the first and third Tuesdays of every month for hour-long appointments. Please call (781) 438-0001 or visit www.score.org for more information.

- SMALL BUSINESS DEVELOPMENT CENTER, SALEM STATE UNIVERSITY: The Small Business Development Center (SBDC) provides free and confidential business advice and free or low-cost business seminars to help business owners raise capital and start or grow their business. Please call (978) 542-6343 or visit <http://sbdc.salemstate.edu> for more information.

• FINANCIAL RESOURCES

- COMMERCIAL IMPROVEMENT PROGRAM: The Commercial Improvement Program (CIP) provides financial assistance for business or property owners seeking to improve their storefront facade, sign, windows, or lighting in designated areas in the Town of Stoneham. The match from the Town is up to \$3,000 for each project. Please visit www.stoneham-ma.gov/town-planner/news/stoneham-commercial-improvement-program or contact the Town Planner for more information about how to apply for this program.
- ECONOMIC DEVELOPMENT INCENTIVE PROGRAM: The Economic Development Incentive Program (EDIP) is a tax incentive program designed to foster job creation and stimulate business growth. Participating companies may receive state and local tax incentives in exchange for job creation, manufacturing job retention and private investment commitments. Please visit www.mass.gov/hed/economic/eohed/bd/econ-development for more information.
- MASSACHUSETTS SECRETARY OF STATE'S OFFICE: The Secretary of State's office has compiled a list of financial resources for businesses, including grants, loans, and incentive programs. Please visit www.mass.gov/portal/business/starting-business/#financing for more information.
- SMALL BUSINESS DEVELOPMENT CENTER, SALEM STATE UNIVERSITY: In addition to providing helpful administration and learning opportunities, the SBDC provides assistance in searching for grants or loans to help start or grow small businesses. Please call (978) 542-6343 or visit <http://www.sba.gov/financing> or <http://sbdc.salemstate.edu/faq.html> for more information.
- TAX INCREMENT FINANCING PROGRAM: Tax Increment Financing (TIF) is a funding tool used by the Town of Stoneham to promote public and private investment. Please visit <https://www.stoneham-ma.gov/DocumentCenter/View/212/Tax-Increment-Financing-PDF> or contact the Town Planner for more information about how to apply for this program.

Create a Business Plan

- A business plan is an outline made by the entrepreneur that covers financing, marketing strategies, and a summary of the business's purpose. While not required for opening a business in Stoneham, creating a plan may help to obtain funding more easily while helping to outline possible routes of growth in the next 3-5 years.
- Many of the resources listed in "Helpful Resources" in this document provide assistance in everything from creating a business plan to hiring employees. However, the following links can prove useful for those looking for online help. The Small Business Administration (SBA) has a checklist for creating a business plan on their website www.sba.gov/business-guide/plan-your-business/write-your-business-plan. SCORE provides a variety of templates and webinars online, as well as workshops across the country, to help small business owners to write business plans on their website at www.score.org/content/business-plan-resources.

File with State and Federal Agencies

• MASSACHUSETTS SECRETARY OF THE COMMONWEALTH

To file with the Secretary of the Commonwealth's office, file online or via mail, fax, or walk-in. However, as of 2002, some filing fees have been reduced for those who choose to file online. From the web links provided in the steps below, fill out the forms and file online, or print the appropriate PDFs and fax, mail, or carry the filled-out forms in to the Secretary's office. For additional information about filing via fax, please visit <http://www.sec.state.ma.us/cor/functionality/faxfiling.htm>.

1. FILE WITH THE STATE AS A NEW BUSINESS

In order to be recognized as a business in the State of Massachusetts, new businesses must file with the Secretary of the Commonwealth's office. To access the forms, please visit <http://www.sec.state.ma.us/cor/corfilessubject.htm>.

⇒ If starting a corporation, please file the Articles of Organization form with the Secretary's office.

2. FILE NAME OF BUSINESS

⇒ When starting a corporation, please file the forms to reserve the business' unique name here: www.sec.state.ma.us/cor/corpweb/cornameres/nameresinf.htm

⇒ When seeking to establish a trademark or service mark, please visit:

If seeking to establish a trademark or service mark, please visit www.sec.state.ma.us/cor/corpweb/cortmsm/cortmsm.htm. To properly file the forms for a trademark or service mark, they must be printed on 8.5" x 11" white 25% cotton bond paper in black ink only. It is permitted print the reports as either one- or two-sided documents.

• INTERNAL REVENUE SERVICE (IRS)

1. OBTAIN A FEDERAL TAX OR EMPLOYEE IDENTIFICATION NUMBER (EIN)

In order to legally earn money as a business, business owners must file with the IRS. Please visit www.irs.gov/businesses/small-businesses-self-employed/how-to-apply-for-an-ein to apply for an EIN online.

2. ENSURE KNOWLEDGE OF RULES TO FILE AS A BUSINESS, PER TYPE

For more information on filings per business type, please visit www.irs.gov/filing, as well as a list of forms per business type in www.irs.gov/businesses/small-businesses-self-employed/a-z-index-for-business.

• MASSACHUSETTS DEPARTMENT OF REVENUE

1. REGISTER AS A NEW STATE BUSINESS TAXPAYER

File as a new taxpayer in MassTaxConnect's online form through the Department of Revenue at <https://mtc.dor.state.ma.us/mtc/>.