



# DOING BUSINESS IN SIMSBURY

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Are you thinking about opening or relocating your business in Simsbury, CT? We are pleased to provide this guide to assist and support you with resources you may need throughout the various stages of starting your business.

Starting a business involves planning, financial decisions and legal compliance to get you on your way. We highlight the steps needed to get you “open for business” by utilizing and summarizing information from the [U.S. Small Business Administration website \(SBA.gov\)](https://www.sba.gov) and the [Connecticut Secretary of State’s website](https://www.ct.gov/secretaryofstate). Additional local information is also included.

*Note: This document is meant to provide general information only and is not meant to be a complete guide to creating or operating your business.*

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## WE LOOK FORWARD TO WORKING WITH YOU!

Please contact us at any stage of your business venture.



The Simsbury Main Street Partnership is an award-winning, nationally accredited not-for-profit organization. We provide business assistance, marketing, branding, press releases and much more. You may also reach out to Executive Director Sarah Nielsen at (860) 658-8577 or [online](#).



The Simsbury Chamber of Commerce provides opportunities for community involvement and service, networking and business promotion, and so much more. You may reach out to Executive Director Lisa Gray at (860) 651-7307 or [info@simsburycoc.org](mailto:info@simsburycoc.org).

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# PLANNING YOUR BUSINESS IN SIMSBURY

## 1. WRITE A BUSINESS PLAN

A business plan is a tool for understanding how your business is put together. Business planning forces you to review everything at once and make crucial decisions. It can be used to monitor progress and guide the future of the business. In addition, a business plan helps to communicate your business to others, including future employees or investors. If you are applying for a small business loan, business plans are typically a required document.

For a guide of what to include in each section visit [How to Write a Business Plan \(SBA.gov\)](#). Parts of a business plan generally include:

- Executive Summary – a snapshot of your business as a whole
- Company Description – what you do, how you're different, and the markets served
- Market Analysis – research your industry, market, and competition
- Organization & Management – how your business is structured
- Service or Product Line – what do you sell and how does it benefit your customers?
- Marketing & Sales – how do you plan to market your business? What is your sales strategy?
- Funding Request – how much? How do you intend to use the funds you receive?
- Financial Projections – forecasted income statements, balance sheets, cash flow statements, etc
- Appendix – optional; include items such as a resume, permits and leases

The State of Connecticut offers additional resources, including:

- [Connecticut Economic Resource Center](#)
- [Connecticut Data Collaborative](#)
- [Connecticut Small Business Development Center](#)

Local resources include:

The [Simsbury Main Street Partnership](#) is a great place to visit when researching and creating your business plan. For no charge, you can get free and confidential research consultation.

Meet with a [SCORE](#) mentor or attend a workshop co-sponsored by SCORE. SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship.

## 2. GET BUSINESS ASSISTANCE AND TRAINING

If you need to learn more about a particular aspect of starting and/or running your business, take advantage of the resources available to you.

Federal resources with online training:

[BusinessUSA's Training Portal \(business.usa.gov\)](https://business.usa.gov) -- Provides nearly 200 online classes, videos, and chat transcripts from Federal resources to guide emerging entrepreneurs and exporters through the basics of starting and managing a business.

[Export Education \(export.gov\)](https://export.gov) – Provides free online video series that guides you through the process of how to export.

[SBA.gov Learning Center](https://sba.gov/learning-center) – Over 60 free online video tutorials related to financing, government contracting, managing a business, marketing, and starting a business.

Local resources within 25 miles of Simsbury that provide online resources or in-person courses, workshops, consultations, or mentoring services:

[Greater Hartford SCORE Chapter](#) – Find a mentor for free business advice, find a local workshop, or access webinars or on-demand courses online (Hartford, CT).

[CTSBDC](#) – Access to no-cost advising services, virtual consultations, in-person workshops and events, and webinars and recordings (Simsbury, CT and Greater Hartford area).

[Simsbury Main Street Partnership](#) is the town's economic development arm, assisting in new and existing in navigating all aspects of running your business. There is no charge for this assistance.

[Simsbury Public Library Business Resource Center](#) – Free programs related to business topics, computer and technology classes, online resources, and assistance from a trained business librarian or from SCORE mentors who offer free, confidential mentoring at the Library (Simsbury, CT).

[University of Hartford Entrepreneurial Center and Women's Business Center](#) – Free and low-cost services that support CT small businesses (Hartford, CT).

[U.S. Department of Commerce Middletown Export Assistance Center](#) – Local trade counseling services (Middletown, CT).

[University of Connecticut Graduate Business Learning Center \(GBLC\)](#) – Home to the UConn School of Business part-time and Executive MBA Hartford program offices, classrooms and conference facilities, as well as the SS&C Technologies Financial Accelerator (Hartford, CT).

### 3. CHOOSE A BUSINESS LOCATION

Finding a location for your business involves planning and research. Visit [Choosing a Location & Equipment \(SBA.gov\)](#) for information that can help you choose the right location for your business, including tips for choosing your business location, basic zoning laws, home-based business zoning laws, and leasing commercial space.

Explore and research commercial real estate properties through a number of online resources, or by connecting with a commercial real estate broker. The [Connecticut Economic Resource Center \(CERC\) SiteFinder](#) database can help you locate available commercial properties. In addition, the CERC website offers a variety of resources to supplement your property search by providing information about local areas and demographics.

Part of choosing a great location involves making sure that what you want to do with your business is an approved use for that location according to local zoning laws and regulations. Start by speaking with the Town of Simsbury Zoning Enforcement Officer (ZEO) or Town of Simsbury Director of Planning and Community Development. Both can provide you with information on zoning for your proposed location and use, help with signage regulations, and refer you to other departments you may need to speak with including Building, Water Pollution, Farmington Valley Health District, Fire Marshal, Tariffville Fire District, and/or public utility providers.

### 4. FINANCE YOUR BUSINESS

There are many ways to finance your business from traditional bank loans to grants and state and federal programs. See the [Connecticut Office of Legislative Research - Research Report for an overview of Small Business Assistance Programs](#).

The Town of Simsbury works closely with Simsbury Main Street Partnership, which is a great place to start this conversation. Set up an appointment with Executive Director of Main Street Partnership Sarah Nielsen via [email](#) or [online](#).

Additional resources to look into for financing include:

- [Angel Investor Forum](#)
- [Connecticut Department of Economic and Community Development](#)
- [Connecticut General Assembly Office of Legislative Research summary of Small Business Assistance Programs](#)
- [Connecticut Innovations](#)
- [Community Investment Corporation](#)
- [SBA Loan Programs](#)

## 5. DETERMINE THE LEGAL STRUCTURE OF YOUR BUSINESS

The type of business structure you choose will have legal and tax implications. You may want to consult with a lawyer or CPA. Types of business structures include:

- Sole Proprietorship – a business owned and run by one individual
- Partnership – a single business where two or more people share ownership
- Corporation – an independent legal entity owned by shareholders
- S Corporation – a special type of corporation created through an IRS tax election
- Limited Liability Company (LLC) – combines the pass-through taxation of a partnership or sole proprietorship with the limited liability of a corporation

For additional information, recommended online resources include:

- [Business Structures \(irs.gov\)](https://www.irs.gov/businesses)
- [Business Structure and Tax Implications \(sba.gov\)](https://www.sba.gov/business-guide/understand/structure)
- [Choose Your Business Structure \(sba.gov\)](https://www.sba.gov/business-guide/understand/structure)

If you change your business structure you must notify the [Connecticut Department of Revenue Services](https://www.ct.gov/revenue).

## FILE AND REGISTER YOUR BUSINESS

### 6. REGISTER A BUSINESS NAME (“D/B/A” OR “DOING BUSINESS AS”)

Before you can register your business you will need to choose a distinguishable business name. Perform a [Business Name Search](https://www.ct.gov/secretaryofstate) through the Connecticut Secretary of the State to see if your proposed business name is presently available. You may also want to do a basic web and social media search to see if your business name is available as a domain name or username. For more information see [Choose & Register Your Business \(sba.gov\)](https://www.sba.gov/business-guide/understand/name).

If your proposed business name is available and your business is neither a Sole Proprietorship nor a General Partnership, then you need to register your business with the Secretary of State. Access [forms and fees from the Connecticut Secretary of the State](https://www.ct.gov/secretaryofstate).

All trade names (“d/b/a’s”) must [register with the Simsbury Town Clerk’s Office](https://www.simsburytownclerk.com).

### 7. GET A FEDERAL TAX IDENTIFICATION NUMBER

Once you have registered your business name, you may apply for an Employer Identification Number (EIN). An EIN is also called a Federal Tax Identification Number and is used to identify a business entity. See [How to Apply for an EIN](https://www.irs.gov/efile) from the Internal Revenue Service (irs.gov) to apply online for free and for more information.

## 8. REGISTER FOR STATE AND LOCAL TAXES

After you have an EIN, you will need to [register with the Connecticut Department of Revenue Services to receive a Connecticut Tax Registration Number \(TRN\)](#).

Locally, you will need to file a Personal Property Declaration with the [Town of Simsbury Assessor's Office](#).

For more information, visit [Filing & Paying Taxes \(sba.gov\)](#). Additional resources include:

- Federal: [Tax Information for Businesses \(irs.gov\)](#)
- State: [Connecticut Department of Revenue Services \(ct.gov/drs\)](#)
- Local municipal taxes: [Town of Simsbury Tax Office](#)

## 9. OBTAIN BUSINESS LICENSES AND PERMITS

Depending on what your business does, you may need to obtain federal and state licenses and permits to run your business legally.

If your business is involved in activities supervised and regulated by a federal agency – such as selling alcohol, firearms, commercial fishing, etc. – then you may need to obtain a federal license or permit. For more information see [What Federal Licenses and Permits Does Your Business Need? \(sba.gov\)](#).

The [Connecticut Economic Resource Center \(CERC\)](#) has information on state licensing.

Locally, you may need some approvals or permits, such as: Zoning Approval, Building Permit, Fire Marshal Approval, Public Utility Approval, Health Department Approval, Police Department Approval, and Water Pollution Control Sewer Usage Capacity. For assistance, please contact the [Town of Simsbury Planning and Land Use Department](#). See also the [Town of Simsbury Online Permit Center](#).

## 10. UNDERSTAND EMPLOYER RESPONSIBILITIES

If you have employees, there are responsibilities involved including withholding taxes, verifying employee eligibility, obtaining workers' compensation insurance, and more. For more information see [Hiring \(sba.gov\)](#) and the [State of Connecticut Department of Labor website](#).

## OPEN FOR BUSINESS

Congratulations! You have reached the stage where all of your planning and preparation comes to fruition. How do you plan to market your services and let people know that you are open for business?

Here are some local resources:

- Contact [Town of Simsbury First Selectman](#) Wendy Mackstutis for possible inclusion in the *First Selectman's Report*.
- Become a [Simsbury Main Street Patron](#) and work with Executive Director Sarah Nielsen to plan a grand opening event and ribbon cutting ceremony.
- Join the [Simsbury Chamber of Commerce](#) and work with Executive Director Lisa Gray to plan a grand opening event and ribbon cutting ceremony and learn about networking and other promotional opportunities.

## EXISTING BUSINESSES

For information related to running a business, leading your business, growing your business, business law and regulations, business guides by industry, exporting, closing down your business, cybersecurity, and forms see [Managing a Business \(sba.gov\)](#).

## ASSOCIATIONS & ORGANIZATIONS

Consider joining a business or industry-specific association or organization to stay connected, network, or for access to group resources. Not sure which groups to join? Use resources available through the Simsbury Public Library Business Resource Center to research associations and organizations, such as the *Encyclopedia of Associations* or *Plunkett Research Online*. Some state and local organizations include:

[Connecticut Business and Industry Association](#) (CBIA) – 350 Church Street, Hartford, CT 06103, (860) 244-1900 – *Save on healthcare and employee benefits, energy, home and auto insurance, compliance and training, office supplies and furniture, business services, and job postings through membership.*

[Simsbury Chamber of Commerce](#) – 749 Hopmeadow Street, P.O. Box 224, Simsbury, CT 06070, (860) 651-7307, [info@simsburycoc.org](mailto:info@simsburycoc.org), Contact: Executive Director Ray Lagan -- *Provides marketing exposure, networking opportunities and government representation.*

[Simsbury Main Street Partnership, Inc.](#) – P.O. Box 3, Simsbury, CT 06070, (860) 651-8577 Contact: Executive Director Sarah Nielsen -- *The Simsbury Main Street Partnership in an award- winning, nationally accredited not-for-profit organization. They provide business assistance, marketing, branding, press releases and much more.*



## COMMONLY ASKED SIMSBURY ZONING QUESTIONS

Simsbury has specific zoning regulations regarding where a business can be located, what kind of commerce can be conducted, parking space needed, specific design associated with new construction or renovations, and signage. Please refer to the [Town of Simsbury Planning and Land Use Department website](#) for the most up-to-date information and for staff contacts. You may reach out directly to Director of Planning and Community Development Michael Glidden or Code Compliance Officer Robin Newton for assistance.

### WHAT IS MY PROPERTY ZONED FOR?

Use the [Town of Simsbury Graphic Information System \(GIS\)](#) to search for your property. The Zoning Map is uploaded in the Map Gallery section. It is also viewable using the Interactive Mapping section and then by selecting Map Layer – Zoning.

After you determine the zoning district your property is located within, please refer to Article Seven of the [Zoning Regulations](#) which outlines the uses allowed in each zoning district.

### DO I NEED A PERMIT?

Yes. A permit is required for any changes in use or occupancy regardless if Zoning Commission approval is required or not. There is a \$25 administrative fee associated, made payable to the Town of Simsbury. A Zoning Compliance Review Application may be accessed through the [Town of Simsbury Planning and Land Use Department Applications webpage](#).

### ARE THERE GUIDELINES THAT I NEED TO FOLLOW FOR COMMERCIAL AND PERMANENT SIGNAGE?

Yes. The Simsbury Zoning Regulations allow for wall and free standing signs. All permanent signs require review and/or approval by the Zoning Commission. Complete requirements may be found in the [Simsbury Guidelines for Community Design, Section C. Signage](#). Signage proposed in Simsbury Town Center is governed by [Town Center Code, Chapter 6, Section 6.4](#). Signage in the rest of Simsbury is governed by [Simsbury Zoning Regulations, Article Ten, Section C.2](#). A Zoning Commission Application for a sign permit may be accessed through [Town of Simsbury Planning and Land Use Department Applications webpage](#).

## AM I ALLOWED TO PUT UP A TEMPORARY SIGN FOR MY BUSINESS OR EVENT?

Yes, with a permit from the Planning and Land Use Department. Temporary signs or “a frames” are permitted four times a year for a two week period with a permit. Additional information is available [online](#). A Temporary Business Sign Application or Temporary Non Profit Sign Application may be accessed through the [Town of Simsbury Planning and Land Use Department Applications webpage](#). There is no fee for this permit.

## AM I PERMITTED TO USE MY RESIDENCE FOR PERSONAL BUSINESS PURPOSES?

Please contact the Planning and Land Use Department to determine what approvals will be necessary for locating your business at your home. Your approval process for locating a business in your residence will be determined based on the intensity of your use. Some uses are allowed as of right and others require a special exception from the Zoning Commission. You should contact a staff member of the Planning and Land Use Department in order to determine what approvals are necessary.

## WHAT DO I DO IF THE ZONING REGULATIONS DON'T PERMIT ME TO USE THE PROPERTY AS I WANT TO FOR MY BUSINESS?

The Town of Simsbury Zoning Regulations are permissive. If your use is not listed within the regulations, then it is prohibited. In order to allow a use that is prohibited, one must revise the regulations. A Zoning Commission Application for a text amendment may be accessed through the [Town of Simsbury Planning and Land Use Department Applications webpage](#).

# COMMONLY ASKED MUNICIPAL PROPERTY TAX QUESTIONS

## AS A BUSINESS OWNER, WHAT DO I OWN THAT IS SUBJECT TO MUNICIPAL PROPERTY TAXES?

There are three types of properties that are assessed and taxed in accordance with State Statute: real estate, motor vehicles and personal property. All land and buildings are taxed as real estate. All registered motorized or non-motorized vehicles (such as cars, trucks, motorcycles and trailers) are taxed as motor vehicles. Finally, all machinery, equipment, furniture, and fixtures either owned or leased by business and industry are taxed as personal property. Most residential taxpayers are not subject to personal property tax. However, most business owners are subject to this tax. In addition, some residential and commercial taxpayers are also charged for usage of municipal infrastructure, such as sewers. The Assessor's Office has additional information (see Resources).

## AS A BUSINESS OWNER, AM I REQUIRED TO REPORT EQUIPMENT THAT I USE IN THE COURSE OF CONDUCTING MY BUSINESS?

Pursuant to Chapter 203 Section 12-42 of the Connecticut General Statutes, business owners are required to submit an inventory of personal property to the Assessor of the Town in which the business is located. According to the Statute, this Declaration of Personal Property must be received by the Assessor no later than the first day of November. If the Declaration is not filed, the Assessor shall complete the inventory including all property that there is reason to believe exists in the facility.

## HOW DO I KNOW THE VALUE OF MY PROPERTY AND HOW IS THE TAX RATE APPLIED?

State law requires that properties be valued at "present and true actual value," which means fair market value. The Assessor then multiplies that fair market value by 70% to arrive at the property's assessed value. The applicable mill rate is then applied to the assessed value to determine the actual tax bill. State law requires that real estate be revalued every four years to factor in changes in market value, property improvements and new construction. Standard price guides are used to determine the value of motor vehicles.

## WHEN ARE MY TAXES DUE?

Tax bills are sent once each year on July 1st. Taxes on personal property and motor vehicles are due in July. Taxes on real estate are due in 2 installments; July and January each year.

## RESOURCES

[BusinessUSA](https://business.usa.gov) (business.usa.gov) – *A centralized one-stop platform for business to access services from the federal government.*

[Connecticut Business Portal](https://portal.ct.gov) (ct.gov) – *Information on starting, growing and managing your business, and more from Connecticut's Official State Website.*

[Connecticut Department of Economic and Community Development](https://decd.ct.gov) (CT DECD) -- 505 Hudson Street, Hartford, CT 06106-7106, DECD Central Office (860) 270-8000 – *Business development services including financing, tax credits and incentives, site selection services, and workforce training support.*

[Connecticut Department of Energy and Environmental Protection](https://deep.ct.gov) (CT DEEP) – 79 Elm Street, Hartford, CT 06106-5127, (860) 424-3000 – *Environmental Quality Permitting, Outdoor Recreation and Natural Resources Licensing, Professional and Occupational Licensing, Public Utilities Regulatory Authority, and more.*

[Connecticut Department of Revenue Services](https://drs.ct.gov) (CT DRS) – 50 Columbus Blvd., Suite 1, Hartford, CT 06103, (860) 297-5962 – *Register and manage your business for tax-related purposes.*

[Connecticut Department of Labor](https://dol.ct.gov) (CT DOL) – 200 Folly Brook Boulevard, Wethersfield, CT 06109, (860) 263-6000 – *Protects and promotes the interests of CT workers and provides resources for employers.*

[Connecticut Economic Resource Center](https://cerc.ct.gov) (CERC) – 805 Brook Street, Building 4, Rocky Hill, CT 06067, (860) 571-7136 – *A non-profit corporation and public-private partnership that provides economic development services, leveraging Connecticut's unique advantages as a premier business location.*

[Connecticut Office of the Secretary of the State](https://sos.ct.gov) – 30 Trinity Street, Hartford, CT 06106, (860) 509-6200 – *Search a business, access forms and fees, utilize the Small Business Startup Tool.*

[Connecticut Small Business Development Center](https://ctsbdcenter.org) (CTSBD) – University of Connecticut, 2100 Hillside Road, Storrs, CT 06269, (855) 428-7232 – *In-person or virtual business advising, training, workshops and webinars.*

[Farmington Valley Health District](https://farmingtonvalleyhealth.org) – 95 River Road, Suite C, Canton, CT 06079, (860) 352-2333 – *Food protection, environmental health, community health, emergency preparedness and more.*

[Federal Trade Commission - Business Center](https://ftc.gov) (ftc.gov) – *Tips and advice for businesses related to consumer protection law.*

[Greater Hartford SCORE](https://score.org) – 280 Trumbull Street, Hartford, CT 06103, (860) 240-4700 – *Find a mentor, take a workshop, access online resources, and more.*

[Internal Revenue Service](https://irs.gov) (irs.gov) – *Resources for businesses related to business structures and taxes.*

[Occupational Safety and Health Administration](https://osha.gov) (osha.gov) -- *Assures safe and healthful working conditions for working men and women by setting and enforcing standards and by providing training, outreach, education and assistance.*

[PrepareCT](#) -- *Helps Connecticut's small business community prepare for and minimize the impact of disruptions and disasters, and take precise steps to ensure their continued business survival and well-being. Funded by SBA and led by CTSBDC.*

[Protecting Your Businesses](#) (FEMA.gov) – *Mitigation and insurance programs from the Federal Emergency Management Agency.*

[Simsbury Chamber of Commerce](#) – 749 Hopmeadow Street, P.O. Box 224, Simsbury, CT 06070, (860) 651-7307, info@simsburycoc.org, Contact: Executive Director Lisa Gray -- *Provides marketing exposure, networking opportunities, and more ways to grow your business.*

[Simsbury Main Street Partnership, Inc.](#) – P.O. Box 3, Simsbury, CT 06070, (860) 651-8577  
Contact: Executive Director Sarah Nielsen -- *The Simsbury Main Street Partnership in an award-winning, nationally accredited not-for-profit organization. They provide business assistance, marketing, branding, press releases and much more.*

[Simsbury Public Library Business Resource Center](#) (BRC) -- 725 Hopmeadow Street, Simsbury, CT 06070, (860) 658-7663, Contact: Business Resource Center Coordinator Sarah Loudenslager, sarahl@simsburylibrary.info -- *Provides resources to support new and growing businesses, including staff, books, electronic databases and workshops.*

[State of Connecticut Workers' Compensation Commission](#) – 1 (800) 223-9675 – *Administers the workers' compensation laws of the State of Connecticut with the ultimate goal of ensuring that workers injured on the job receive prompt payment of lost work time benefits and attendant medical expenses.*

[Town of Simsbury](#) – 933 Hopmeadow Street, Simsbury, CT 06070, (860) 658-3200  
Hours: Monday 8:30am to 7:00pm, Tuesday – Thursday 8:30am to 4:30pm, Friday 8:30am to 1:00pm  
Assessor's Office - 658-3251, Building Department - 658-3234, First Selectman's Office – 658-3231, Planning and Land Use Department - 658-3245, Tax Office - 658-3238, Town Clerk - 658-3243, Town Manager - 658-3230. View contact information for all [Town of Simsbury Departments](#).

[University of Hartford Entrepreneurial Center & Women's Business Center](#) – Babcock House, University of Hartford, 260 Girard Avenue, Hartford, CT 06105 and Founders Business Park, CT Center for Advanced Technology, 222 Pitkin Street, East Hartford, CT 06108, (860) 768-5681 – *Free and low-cost services that support CT small business including free small business advising, business training, mentoring and technical assistance, events, and more.*

[U.S. Department of Commerce](#) (commerce.gov) – *Promotes job creation and economic growth by ensuring fair and secure trade, providing the data necessary to support commerce, and fostering innovation by setting standards and conducting foundational research and development.*

[U.S. Department of Housing and Urban Development - Office of Small/Disadvantaged Business Utilization](#) (hud.gov) – *The OSDBU is responsible for ensuring that small businesses are treated fairly and that they have an opportunity to compete and be selected for a fair amount of the Agency's prime and subcontracting opportunities.*

[U.S. Economic Development Administration](#) (eda.gov) – *Their mission is to lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy.*

[U.S. Environmental Protection Agency](https://www.epa.gov) (epa.gov) – *Find out about environmental topics, laws and regulations by business sector and more.*

[U.S. Small Business Administration Connecticut District Office](#) -- 280 Trumbull Street Second Floor, Hartford, CT 06103, (860) 240-4700 – *Financial assistance, free counseling, Women’s Business Ownership Representative, Veterans Affairs Officer, and more.*