

A GUIDE TO STARTING YOUR BUSINESS IN DOWNTOWN WHITEWATER

Downtown Whitewater welcomes businesses to our community! Our downtown offers a wide variety of unique spaces to support new local businesses, and our staff and community are ready to help you succeed. This guide provides an overview of what you need to know to successfully launch your business in downtown Whitewater. We look forward to working with you!

1 How do I find a space?

Downtown Whitewater, Inc. maintains a listing of available spaces. Most are displayed on our website at DowntownWhitewater.com. However, if you don't see what you're looking for, give us a call, we are happy to help! 262.473.2200

As you evaluate available spaces, consider the following with regard to your business:

- What type of power is available? Gas line? Fiber or broadband?
- Is there any type of venting in place? Where would a line need to go?
- When has the cabling, wiring, electrical and HVAC system been updated?
- Is the floor level? Can it support shelving, vaults or other features required?
- Have there been leaks or drainage issues in the past? Have they been repaired?
- What is the annual heating/electricity bill for the space?
- Is the owner willing to finance any or all of the cost of renovations? At what rate?
- Does the owner have any other properties/spaces? Are there expansion options?
- Who pays property tax?
- Who provides insurance on the building?

Welcome
to your new
neighborhood,



2 How long will it take to open?

Registering and setting up a new business can take from 1-3 months, depending on the amount of space improvements that need to be completed. Many common delays are associated with navigating and coordinating state and local codes and processes. Addressing the following issues initially can help avoid costly delays:

- Is my preferred location zoned for the type of business you intend to operate? Visit <http://www.whitewater-wi.gov/residents/maps/2759-whitewater-zoning> to find out. You may also contact City of Whitewater Neighborhood Services at 262.473.0144 or jwegner@whitewater-wi.gov. They can find zoning information and help you determine the process and timing of requesting a change or conditional use permit.
- Depending on the type of changes required to the space, various approvals, permits, and inspections may be required from Plan Commission and City Council. Neighborhood Services can aid in sign review, scheduling a building inspection, and guiding you through applications for any external, historic, or specialty work. Whitewater Plan Commission meets monthly and Whitewater City Council bimonthly, with some proposals requiring more than one appearance, so plan ahead.
- If you intend to operate a restaurant and/or bar, you will also need to address fire code and safety issues. This can be done by contacting the Fire Inspection Bureau at 262.473.0510 ext. 2114.
- Additionally, liquor permits are issued by the City Clerk. These are limited, so contact this office as soon as possible at 262.473.0102. Visit <http://www.whitewater-wi.gov/department/cityclerk> for more information.

3 Startup Checklist

Below is a checklist of activities that will need to be completed during the startup process. Use this checklist to keep your opening on schedule!

- ◇ Complete your business plan, including an operating plan, monthly and yearly budget, cash flow and marketing plan. The next section will look at this more closely.
- ◇ Explore space needs and market characteristics that your business will require to be successful.
- ◇ Meet with your lender or financing partners to discuss your first year capital plan and financing terms.
- ◇ Make sure your professional license is in order (dps.wi.gov)
- ◇ Register your business name (wdfi.org)
- ◇ Register for a business license (Wisconsin.gov) and any industry specific licenses (dhs.wisconsin.gov).
- ◇ Register with the IRS and Wisconsin Department of Revenue to receive tax ID numbers.
- ◇ Register for a sales tax number (revenue.wi.gov).
- ◇ Secure unemployment and business insurance and draft legal documents together with your attorney.
- ◇ Tour sites and talk with local businesses, Downtown Whitewater, Inc., and City of Whitewater staff to identify zoning, building, signage, or other local regulations you should be aware of for preferred sites.
- ◇ Tour preferred spaces with an architect and/or engineer to ensure that they will work for your business.
- ◇ Negotiate a lease/purchase of your preferred space.
- ◇ Draft and submit interior and exterior plans to the Neighborhood Services of the City of Whitewater
- ◇ Begin to implement your marketing plan.
- ◇ Receive approvals, complete buildout, and schedule inspection.
- ◇ Order inventory, hire and train staff, and welcome customers!

4 What should I budget?

Startup budget requirements vary greatly, but certain costs are frequently overlooked by new businesses. Identifying and planning for these costs can dramatically improve cash flow in the first year.

- ◇ Licenses and fees: Almost all of the activities on the previous page are associated with some type of fee. Typically, these are small, but together they add up!
- ◇ Space cost: Unforeseen costs of renovations can add up quickly. Be sure to get your questions answered up front and do your due diligence regarding buildout requirements.
- ◇ Signage and marketing: Signs, domain names, websites, and business cards all have costs.
- ◇ Business and personal property taxes: Likely, you have never filed taxes as a business. Engage an accountant early in the process to be sure you register, budget, and file correctly.
- ◇ Outdoor maintenance: Are you responsible for snow removal? Landscaping? Who is responsible for the parking lot or spaces?
- ◇ Security Deposits
- ◇ Building security

FAQs

Below are the most frequently asked questions from businesses that have opened in downtown Whitewater.

Q: What is the local market like?

A: Information on demographics, employment and visitor data is available in this booklet as well as on our website, DowntownWhitewater.com

Q: Are there incentives available?

A: Yes, the Community Development Authority offers low interest loans for several projects. www.Whitewater-wi.gov/department/community-development-authority

Q: How can I market my business?

A: Local papers and other media are listed in our resources section. Additionally, consider sponsoring a local event to increase viability and get active in your new community!

Q: How much does it cost to rent space?

A: Rent downtown varies greatly and we recommend looking at a few properties to see your options. There are also spaces available for sale, and financing through the CDA or others listed in our resource section can make this an affordable option.

Creating a Business Plan

*Let your plan creation guide your process and take advantage of the
free listed resources.*

What to include:

Plan of Operation

- ◇ Business name
- ◇ Own or lease?
- ◇ Square footage
- ◇ Type of services offered or items sold
- ◇ Hours of operation
- ◇ Day of the week
- ◇ # of employees

Experience

- ◇ Applicable licenses/education
- ◇ What experience do you have operating this type of business?
- ◇ Other locations

Parking and Delivery

- ◇ Employee parking
- ◇ Customer parking
- ◇ Residence parking , if applicable
- ◇ Designated drop-off or pick-up area, if applicable

Storage

- ◇ Indoor
- ◇ Outdoor
- ◇ Snow

Signage

- ◇ Existing
- ◇ Proposed
- ◇ Temporary

Building conditions and improvements

- ◇ Interior renovations
- ◇ Exterior renovations (including site improvements and general property maintenance)
- ◇ Landscape maintenance
- ◇ Refuse screening and pick-up
- ◇ Fencing

Lighting

- ◇ Existing
- ◇ Proposed

Why?

A pivotal step in successfully starting a business is the process of writing a business plan. These plans commonly achieve the following:

- ◇ Develop a marketable concept
- ◇ Identify a target market, product, or service customer group
- ◇ Determine a location
- ◇ Develop a marketing strategy
- ◇ Identify operational needs
- ◇ Estimate start-up expenses
- ◇ Create projected financial statements for three business years
 - * worst-case, realistic-case, best-case
- ◇ Select advisors (business, consultants, a lawyer, a CPA, an architect etc.)

Resources

SCORE: Service Corps of Retired Executives

(www.score.org)

- ◇ A nonprofit organization dedicated to helping small businesses get off the ground, grow, and achieve their goals through education and mentorship. (**provides free plan templates**)

Wisconsin Women's Business Initiative Corporation

(www.wwbic.com)

- ◇ A leading economic development corporation that provides quality business education, technical assistance, and access to capital for startup

Small Business Association (www.sba.gov)

- ◇ Has an array of topics pertaining to starting a business

Wisconsin Small Business Development Center

(www.uwm.edu/sce)

- ◇ Champions entrepreneurial success and supports Wisconsin small business creation and growth through business counseling and education programs developed at the local, regional, and statewide level

Meeting with the CDA and Neighborhood Services

*Meet early to ensure a smooth process. Bring any materials you have related
to the following page.*

Who are we?

City of Whitewater Neighborhood Services is responsible for zoning, code enforcement, geographical information systems (GIS), planning, building permits and building inspections services for the City of Whitewater. The intent of the department is to keep Whitewater beautiful while promoting health, safety, and welfare.

Phone: (262) 473-0144

Website: <http://www.whitewater-wi.gov/department/neighborhood-services>

Community Development Authority (CDA) is the economic development organization for the City of Whitewater. The organization exists to encourage and help people and businesses to invest in the city, creating jobs, increasing the tax base and improving the community's quality of life.

Phone: (262) 473-0148

Website: <http://www.whitewater-wi.gov/department/community-development-authority>

What will we discuss?

- ◇ Proposed business type and details about your venture
- ◇ Zoning requirements
- ◇ Proposed use conversion and special uses
- ◇ Interior or exterior renovations, if desired or necessary, and if an architect will need to be hired to design these renovations
- ◇ Exterior improvements may require Planning & Architectural Review Board and approval and trigger full-site review
- ◇ Occupancy and building codes and permits
- ◇ Licensing requirements and approvals
- ◇ Permit requirements and processes
- ◇ Ways to reach other city departments
- ◇ Other helpful topics such as signage requirements, driveway permits, etc.

Before entering a lease or contract to purchase:

- ◇ Are you planning a change of the established use for the property or business?
- ◇ Is the proposed business permitted in the location you have chosen?
- ◇ How will the proposed business relate to the neighborhood with regard to operations such as traffic, parking, trucking, and deliveries etc.?
- ◇ What improvements need to be made in order to make the property suitable for your business?

Permits

Do you need one? How do you get one?

Structural

Yes:

- ◇ Paneling or drywall of an interior
- ◇ Replacement of roof structure
- ◇ Additions
- ◇ New or addition to existing deck
- ◇ Hot tub
- ◇ Any non-portable pool
- ◇ Sheds or detached garages
- ◇ Demolition

No:

- ◇ Reshingle or leak repair
- ◇ Replacement of siding
- ◇ Replacement of windows, same size
- ◇ Non-structural repair of existing deck
- ◇ Install new fence or add to existing fence
- ◇ Repair existing fence with same height and materials

Electrical

Yes:

- ◇ New wiring or replacement of existing wiring
- ◇ New or upgraded service panel
- ◇ Additional switches, outlets, light fixtures

No:

- ◇ Replacement of existing switched, outlets, light fixtures

HVAC

Yes:

- ◇ Replacement of existing or installation of a new furnace
- ◇ Replacement of existing or installation of new central air conditioner
- ◇ Changing or adding ductwork

Plumbing

Yes:

- ◇ Additional toilets, tubs, faucets, or other fixtures
- ◇ Installation of new or replacement water softener or water heater
- ◇ Repair or replacement of sewer or water laterals

No:

- ◇ Replacement of existing toilets, tubs, faucets or other fixtures

Miscellaneous

Yes:

- ◇ Erosion control
- ◇ Parking lot or driveways

Permit Applications

All applications are available at:

<http://www.whitewater-wi.gov/departments/neighborhood-services/134-applicationforms>

Building Permit Needed Information

◇ General description of site use

◇ Existing site plan

- Include the location and dimensions of all buildings, parking, loading, vehicle and pedestrian circulation, signs, walls, fences, other structures, outdoor storage areas, mechanicals, and dumpsters. Adjacent streets and uses and methods for screening parking, loading, storage, mechanical, and dumpster areas should be shown. Statistics on lot area, green space percentage, and housing density should be provided. The Plan Commission encourages compliance with its adopted parking lot curbing policy.

◇ Natural features inventory map

- Show the existing limits of all water bodies, wetlands, floodplains, existing trees with trunks more than 4 inches in diameter, and any other exceptional natural resource features on all or part of the site.

◇ Proposed development plan

◇ Utilities plan

- Show locations and sizes of existing and proposed connections to sanitary sewer, water, and storm sewer lines, along with required easements. Sampling manholes may be required for sanitary sewer. The City's noise ordinance must be met.

◇ Landscape plan

- Give an overhead view of all proposed landscaping and existing landscaping to remain. The species, size at time of planting, and mature size should be indicated for all plantings. Areas to be left in green space should be clearly delineated. The Plan Commission encourages compliance with its adopted landscaping guidelines, available from the Zoning Department.

◇ Architectural elevations

- Give information on exterior appearance (wood, stone, brick, block, colors), indicate the location, size and configuration of doors, windows, roof chimneys and exterior grade level, and indicate color of Trim, Siding, and Roofing. Electrical service entrance and transformer location should also be noted

◇ State architectural approval

- The following pages outline the state's requirements and time frame. It is also encouraged that you ask about this process in your meeting with Neighborhood Services.

May be needed

- ◇ CSM or Plat
- ◇ WisDOT approval
- ◇ DNR approval
- ◇ Circulation (traffic and sidewalks)
- ◇ Plan development application
- ◇ Re-zoning approval
- ◇ Conditional use permit approval

Signage Permits

- ◇ Start by reading the city sign ordinance at: <http://www.whitewater-wi.gov/departments/neighborhood-services/137-ordinances/2956-ordinances>
- ◇ Fill out the sign permit (included with this booklet)
- ◇ Submit completed permit application to Neighborhood Services no less than four weeks prior to the Plan Commission meeting at which you would like to be heard

Contacts

Who else can help me? How can I get more involved with the community?



Thirsty Lemur Consulting

We specialize in web hosting and web design services. All of our standard hosting plans include:

- Load Balanced, Redundant Servers
- 28 Day Backup - Included on all sites. No cost for recovery requests!
- Heart. We love what we do, and we want to help you grow your business!

We also offer email hosting (with spam filtering), e-commerce solutions, interactive voice response phone systems, sms messaging applications, cloud device backup, and more!

Contact: info@thirstylemur.com - [262.458.4499](tel:262.458.4499)



Welcome to the neighborhood, and congrats on taking the steps to expand or start your new business! First Citizens State Bank has been helping area businesses for over 150 years! We realize the uniqueness of each business and take pride in working closely with you to determine the best options available to you. With everything from Business Remote Deposit to Commercial Lending products, we are here to help. Some of our business services include:

- Business Checking and Savings Accounts
- Remote Deposit Capture
- Payroll Services
- ACH Services
- Loan Products
- Loan Supplement programs – SBA and WHEDA

Member FDIC. Equal Housing Lender

If you'd like more information, please give us a call at 262-473-2112, visit our website at www.firstcitizensww.com or stop in to our Main Office at 207 W. Main St!

All resources included in this guide are not meant as an exhaustive list of local resources. Businesses are included as paid advertisements.



Services offered:

Municipal Law

Trial Law

Personal Injury: Motor Vehicle Accidents, Dog Bites, etc.

Worker's Compensation

Family Law

General Practice

Contact Info:

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wkm@hmattys.com

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Phone: 262-473-7900

Fax: 262-473-7906

www.whitewaterlawyers.com



Business Services:

Merchant Card Services

Accept major credit cards and give your customers the chance to buy your goods and services even if they aren't carrying cash.

Payroll and HR Services

Let us take the hassle out of managing personnel. Get the help you need with timekeeping, job applicant tracking, and more.

Whitewater Branch:

203 East Milwaukee Street

Whitewater, WI 53190

Phone (262) 473-2130

Fax (262) 473-6952

<https://www.fortcommunity.com/>

Binning & Dickens Insurance Services, Ltd.

Binning and Dickens is a full service insurance agency. We are happy to meet your personal insurance needs with policies for homeowners, auto, umbrella, and specialty products. We also sell SR-22 policies and a variety of commercial products for businesses, contractors and special events. Because we are an independent agency we are able to work with several companies and offer competitive rates. Our agents are happy to provide a free quote for anyone, just give us a call or stop in.

Contact info:

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