

SMALL BUSINESS RESOURCE GUIDE

SANTA ROSA COUNTY, FLORIDA



We're serious about growing
your business and stand ready to
help every step of the way.



Santa Rosa County, Florida is serious about helping you grow your business. And we are ready to help you every step of the way—from site selection, incentives, workforce recruitment, and training, to your grand opening—the Santa Rosa County Economic Development Office is here to expedite and guide you through the process. Coupled with Florida's stable and highly favorable tax climate, Santa Rosa County provides advantages that make growing with us easy and profitable.

Our Economic Development Office partners with regional economic development organizations and those in neighboring communities along the Gulf Coast to multiply our successes. Partners include Escambia County, Okaloosa County, Florida's Great Northwest, State of Florida, and Federal Economic Development Administration, all of which provide a variety of different advantages to Santa Rosa County.

Additional Questions:

Santa Rosa Economic Development Office
6491 Caroline Street, Suite 4
Milton, Florida 32570
850-623-0174
edo@santarosa.fl.gov
SantaRosaEDO.com



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PLANNING YOUR BUSINESS

CHECKLIST FOR STARTING A BUSINESS

- ☐ Do you have a business plan?
- ☐ Do you know what form of legal ownership is best for your business (sole proprietor, partnership or corporation)?
- ☐ Do you have a business receipt or license?
- ☐ Do you have a location?
- ☐ Do you know the zoning requirements and regulations for your location?
- ☐ Do you have finances in place?
- ☐ Do you know about the various loan programs that are available from your local banks and the Small Business Administration?
- ☐ Do you understand tax requirements for your business?
- ☐ Do you have an Employer Identification Number?
- ☐ Do you know your target market?
- ☐ Do you understand marketing trends in your business industry?
- ☐ Do you know where to obtain demographic information?

STRUCTURING A NEW BUSINESS

One of the first steps in establishing a business is determining the appropriate structure which will affect taxation, legal, financial liability and decision-making authority. Basic types of business models include sole proprietorship, partnership, limited liability corporation and a corporation.

Details of each of these structures can be found at:
www.sba.gov/business-guide/launch-your-business/choose-business-structure



Small Business Administration

www.sba.gov

Which is the appropriate type for your new business? You may wish to consult an attorney or an accountant for assistance. For more information on how to choose a legal structure, visit the Florida Department of State Division of Corporations at www.sunbiz.org.



Florida Department of State

Division of Corporations - Corporate Filings
P.O. Box 6327 Tallahassee, FL 32314
www.sunbiz.org

PLANNING YOUR BUSINESS

WRITING A BUSINESS PLAN

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you — or investing in your company — is a smart choice.

There are two types of business plans. A traditional plan is more detailed in nature and lenders may prefer this type. A lean start-up plan is more visual and simple in nature. Lenders may accept this type but may ask for more details. Check with your lending institution to see which plan they prefer.

For details and sample business plans visit:

www.sba.gov/business-guide/plan-your-business/write-your-business-plan#section-header-0

Before you begin writing your business plan, consider four core questions:

- 1** What service or product does your business provide and what need does it fill?
- 2** Who are the potential customers for your product or service and why will they purchase it from you?
- 3** How will you reach your potential customers?
- 4** Where will you get the financial resources to start your business?

When writing your business plan, be sure to address each of the vital elements:

Description

Define the type of business you are starting, write out your mission statement and set goals for your new company, both short-term and long-term. Provide background on your organization's history and principles.

Organization

Determine what type of organizational structure, management and personnel your company will require. Identify key management members and their responsibilities. List goals and a timeline for hiring and training your staff. Determine what is needed to establish and maintain your company's culture.

Market

Understand and define your company's market. Describe the targeted customer. Determine the number, location and size of the various competitors in the area. Describe your marketing goals and strategies and plan to illustrate how you plan to achieve these goals.

Location

Research the area and determine where you wish to locate your company. When selecting a location for your business, it is important to consider economic factors and the environment of the area in which you are looking; noting the location of both your potential competitors and target audience.

PLANNING YOUR BUSINESS

WRITING A BUSINESS PLAN (continued)

Financing

This section should include your proposed financing, past financial performance and future expectations for financial performance. What are your financial goals to ensure the success of your business? Careful financial planning is necessary for a successful business. A local business banker can offer valuable assistance in financial assessment. If you need assistance with your business plan, visit www.sbdc.uwf.edu and sign up for consulting services.



Florida SBDC at the University of West Florida College of Business

University of West Florida College of Business

9999 University Parkway

Pensacola FL 32514-5750

850-474-2528

www.sbdc.uwf.edu

sbdc@uwf.edu

BUILDING AND SITE SELECTION

The economic development office works closely with businesses that have outgrown their existing location, new business start-ups, and businesses moving to Santa Rosa County.

Through the close working relationships with the area's commercial realtors, property owners, financial institutions and county and city planners, the EDO is Santa Rosa County's best source for site and building availability.

The EDO maintains a database of sites and buildings available in Santa Rosa County at www.SantaRosaSites.com. This is a web-based application that provides information to help new, expanding, or relocating businesses find the best location for success in our community.



Santa Rosa Economic Development

6491 Caroline Street, Suite 4

Milton, FL 32570

850-623-0174

www.SantaRosaEdo.com

www.SantaRosaSites.com

PLANNING YOUR BUSINESS

BUILDING & SITE SELECTION (continued)



WWW.SANTAROSASITES.COM

Property Database Reports

Search the online database for available properties based on user-defined criteria and generate quality reports for available properties.

Local Layers

Interactive local GIS layers include community assets such as land use, incentive areas, railroads and schools.

Community Profiles

Search the community profiles section for demographics, industries and business count reports.

Demographic Analysis Reports

Create user-defined analysis for consumer expenditures and labor force reports.



FINANCING YOUR BUSINESS

SMALL BUSINESS ADMINISTRATION LOAN PROGRAMS

The Small Business Administration provides a number of financial assistance programs for small businesses that have been specifically designed to meet key financing needs, including debt financing, surety bonds and equity financing.

Guaranteed Loan Programs

SBA does not make direct loans to small businesses. Rather, SBA sets the guidelines for loans, which are then made by its partners (lenders, community development organizations, and micro-lending institutions). The SBA guarantees that these loans will be repaid, thus eliminating some of the risk to the lending partners. So when a business applies for an SBA loan, it is actually applying for a commercial loan, structured according to SBA requirements with an SBA guaranty. SBA-guaranteed loans may not be made to a small business if the borrower has access to other financing on reasonable terms.

Bonding Program/Surety Bonds

SBA's Surety Bond Guarantee Program helps small business contractors who cannot obtain surety bonds through regular commercial channels.

A surety bond is a three-party instrument between a surety (someone who agrees to be responsible for the debt or obligation of another), a contractor and a project owner. The agreement binds the contractor to comply with the terms and conditions of a contract. If the contractor is unable to successfully perform the contract, the surety assumes the contractor's responsibilities and ensures that the project is completed.

FINANCING YOUR BUSINESS

SMALL BUSINESS ADMINISTRATION LOAN PROGRAMS (continued)

Bonding Program/ Surety Bonds (continued)

Through the SBG Program, the SBA makes an agreement with a surety guaranteeing that SBA will assume a percentage of loss in the event the contractor should breach the terms of the contract. The SBA's guarantee gives sureties an incentive to provide bonding for eligible contractors, thereby strengthening a contractor's ability to obtain bonding and greater access to contracting opportunities for small businesses. SBA can guarantee bonds for contracts up to five million dollars, covering bid, performance and payment bonds, and in some cases up to ten million dollars for certain contracts.

Venture Capital Program

SBA's Small Business Investment Company "SBIC" Program is a public-private investment partnership created to help fill the gap between the availability of growth capital and the needs of small businesses. The SBA does not invest directly in small businesses, relying instead on the expertise of qualified private investment funds. The SBA licenses these funds as SBICs and supplements the capital they raise from private investors with access to low-cost, government guaranteed debt.

With these two sources of capital backing them, SBICs search across the United States for promising businesses in need of debt or equity financing. SBICs are similar to other investment funds in terms of how

they operate and their pursuit of high returns. However, unlike other funds, SBICs limit their investments to qualified small business concerns as defined by SBA regulations.

Loan guaranty requirements and practices change as the government alters its fiscal policy and priorities to meet current economic conditions. Past policies can't be relied upon when seeking assistance in today's market.

SBA provides loans to businesses so the requirements of eligibility are based on aspects of the business, not the owners. A variety of loan programs are offered for specific purposes. Below is a brief description of SBA loans.

For more information, www.sba.gov/funding-programs

- **General Small Business Loans – 7(a):** SBA's most common loan program, includes financial help for businesses with special requirements.
- **Microloan Program:** This program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers.
- **Real Estate & Equipment Loans – CDC/504:** This program provides financing for major fixed assets such as equipment or real estate.
- **Disaster Loans:** Low-interest loans provided to homeowners, renters, businesses and private nonprofit organizations that can be used to repair or replace items damaged or destroyed in a declared disaster including real estate, personal property, machinery and equipment, and inventory and business assets.

Small Business Administration

North Florida District Office
7825 Baymeadows Way, Suite 100B
Jacksonville, FL 32256
904-443-1900
www.sba.gov

FINANCING YOUR BUSINESS

FLORIDA FIRST CAPITAL FINANCE CORPORATION 504 LOAN PROGRAM

The 504 Loan Program is a partnership program between Florida First Capital, which is a nonprofit SBA Certified Development Company, and a commercial lender. Working with participating lenders, Florida First Capital provides up to 90 percent financing at below-market, fixed interest rates and long amortization terms for eligible fixed asset purchases.

Typically, a commercial lender provides financing for 50 percent of the 504 loan project and takes a first lien position; Florida First Capital/SBA provides 40 percent of the project financing and takes a second lien position; and the borrower provides a down payment of just 10 percent.

If a project is a start-up business (less than two years in operation) or a special purpose facility, the borrower's down payment increases to 15 percent. If a project is a special purpose facility and a start-up business, the borrower's down payment increases to 20 percent.

Machinery and equipment only loans may qualify with a 10 or 15 percent borrower down payment.



Florida First Capital Finance Corporation

1351 N Gadsden St, Tallahassee, FL 32303

850-393-0496 (Cell) | 800.504.LOAN (Corporate)

Stacey Green, Northwest Florida Representative

www.ffcfc.com

sgreen@ffcfc.com

STARTING YOUR BUSINESS

ZONING AND PERMITTING

Zoning regulates what uses are currently permitted on all properties located within Santa Rosa County. Santa Rosa County Development Services oversees and regulates zoning. The commercial projects department assists customers who are developing commercial or multi-family residential projects. Staff from the building inspections, planning and zoning and engineering departments work together to educate customers and enforce the requirements of the land development code and other local ordinances, the comprehensive plan and the Florida building code, among other regulations. Many types of projects and new businesses require review, permitting, inspections and may need to be reviewed and approved prior to commencing work or starting a business, including:

- New construction
- Site construction work
- Remodels/renovations, including interior build-outs
- Parking lot improvements
- Changes of use of a property
- Simple electrical services change/new generator
- Changes of occupancy of an existing building, including tenant changes
- New duct work or new a/c unit

STARTING YOUR BUSINESS

ZONING AND PERMITTING (continued)

The following is a step-by-step process for commercial development:

1. Investigation:

Familiarize yourself with the development review process and requirements.

Visit development services online at:

www.santarosa.fl.gov/149/Development-Services

You can also visit the Development Services Center at: 6051 Old Bagdad Highway, Suite 202, Milton, FL 32583 or call them at 850-981-7000.

2. Pre-Application Meeting:

Call or go online to schedule a pre-application meeting for your project. The purpose of a pre-application meeting is to allow you to present your ideas to the staff that will review your project and help you to understand all that will be required. A staff member will be assigned to your project. The staff member will be your direct contact and will assist you until project completion.

3. Other Necessary Approval:

Your project may require other federal, state, and local agency approvals to proceed. Your project may also require county level public hearing approvals (rezoning, variances, architectural approval etc.). County staff has contact information available and will guide you to the appropriate agencies.

4. Submit Site Plan Application:

The site plan application outlines all the submitted requirements. Submit a completed application with plans, approvals from outside agencies (if necessary or available), and other required documentation. Fees are collected at the time of submittal.

5. Staff Review:

County staff will review your submission and either approve or issue comments that specify needed revisions or additional information.

Make Revisions:

You or your consultant(s) will address the staff comments and resubmit for review. Please include a “Response to Comments” letter detailing how the comments were addressed.

6. Development Order Issued:

Once the submission is deemed regulation-compliant, staff will issue a development order and site development can begin. If underground utilities are proposed, contact Development Services at 850-981-7000, for a site utility permit and to set up an inspection.

Building Permit: You may submit your plans for building review anytime during or after the site plan process. Submit a completed application with two sets of plans and a plan review fee.

Outside agency approvals will be needed prior to permitting. During submittal, you will be provided a blank Notice of Commencement. If the owner is present, the form will be completed and notarized. The Notice of Commencement must be recorded with the county Clerk of Courts prior to the first building inspection.



STARTING YOUR BUSINESS

ZONING AND PERMITTING (continued)

7. Staff Review:

Staff will review your submission for compliance with the Florida building code and either, approve the project or issue comments for needed revisions. Most staff reviews will be completed within 10 business days; however, depending upon the complexity of the project more time may be required.

Make Revisions:

You or your consultant(s) will address the staff comments and resubmit for review.

8. Permits Issued:

Once the submission is deemed compliant with all applicable regulations, staff will issue a building permit. Upon payment of permit fees the contractor is allowed to pick up approved plans. Building construction can now begin. When your first permit is issued and the job nears completion you will be given a list of specific requirements to obtain a certificate of occupancy for your project.

9. Inspections:

Schedule all required inspections as job progresses. As determined at the beginning of your project you may need to obtain final inspections for:

- Engineering
- Planning & Zoning
- Life Safety
- All Building Permits
- Other Outside Agencies

10. Time to Occupy:

The county will issue Certificate of Occupancy or a Certificate of Completion. You must pass all final inspections.

Signage

- A building permit is required to display, erect, relocate or alter on-premise or off-premise signs, including wall signage and temporary signs, in Santa Rosa County as outlined in Land Development Code -Article 8.
- A development order must be obtained before a sign permit can be issued for off-premise signs (billboards).

Please contact the Santa Rosa County Development Services Center for a review of your project:

Santa Rosa County Development Services

6051 Old Bagdad Hwy, Room 202

Milton, FL 32583 or 850-981-7000

www.santarosa.fl.gov/149/Development-Services

Cutting Costs May Cost You More

While searching for the lowest contractor to bring your dream project to fruition, make sure all your contractors are licensed. A licensed contractor has the required education, experience, qualifications and has passed a criminal history check. By not hiring a licensed contractor you increase your likelihood of being a victim of a scam and risk poor quality work, liability for on-site injuries, and noncompliance with building codes. If your project isn't permitted or doesn't comply with the building code your property may be uninsurable and you may have to remove or repair the work at your own expense and be subject to fines.

For more tips visit: www.myfloridalicense.com/DBPR/unlicensed-activity/

STARTING YOUR BUSINESS

BUSINESS TAX RECEIPT/ BUSINESS LICENSE

A local business tax receipt is issued by the Santa Rosa County Tax Collector for operating any business in Santa Rosa County. Anyone that provides merchandise or services to the public, even one-person companies or home-based businesses, must obtain a business tax receipt to operate.

Before a Santa Rosa County local business tax receipt can be issued, a business must meet all conditions required by the city, county, state, and/or federal agency regulation which apply to that business or occupation. Please review the steps found on pages 21-23.

In Santa Rosa County, a business located within a city or town limit requires both a municipal license and a county license to operate. If the nature of a business takes employees inside a city limit to conduct business even though the business establishment is in the county, it may be necessary to obtain a city license also.

Santa Rosa County Tax Collector

To obtain requirements for a business located in Santa Rosa County, please visit one of the several Santa Rosa County Tax Collector locations throughout the county or call 850-983-1800

www.srctc.com

Pace Office

4487 Chumuckla Hwy
Pace, FL 32571

Jay Office

5259 Booker Lane
Jay, FL 32565

Midway Office

5841 Gulf Breeze Parkway
(Hwy. 98) Suite B
Gulf Breeze, FL 32563

Milton Office

6495 Caroline Street
(Hwy. 90) Suite E
Milton, FL 32570

The following checklist provides basic information on requirements that may be needed to start a business in Santa Rosa County.

- 1. If you are starting a business operated out of your home, check with the Santa Rosa County Development Services. You may not be allowed to have a business in an area that is zoned residential.

Development Services

Customer Service
850-981-7000

- 2. A permit may be required when there is a significant change in property use.

Florida Department of Transportation

888-638-0250
www.fdot.gov

- 3. Before doing business within the city/town limits of Jay, Milton or Gulf Breeze, check with each city or town hall to see if a city/town license is required in addition to a Santa Rosa County business tax receipt.

Town of Jay

850-675-4556

City of Milton

850-983-5400

City of Gulf Breeze

850-934-5100

- 4. If your business involves selling anything, you may be required to collect sales tax.

Department of Revenue

850-595-5170

STARTING YOUR BUSINESS

BUSINESS TAX RECEIPT/ BUSINESS LICENSE (continued)

5. You may be required to obtain a Federal ID number.

Internal Revenue Service

850-435-8648

6. A tangible personal property tax return may be required to be filed for your business.

Property Appraiser

850-983-1880

7. For information on construction permits, competency testing, contractors and more, contact Santa Rosa County Development Service.

Santa Rosa County Development Services

850-981-7000

8. If you are using any name for your business other than your legal name, you are required to file a fictitious name with the state. The application and the renewal forms are available online at:
www.form.sunbiz.org/fic_form.html

Florida Division of Corporations

850-245-6058

9. Certain businesses require inspection before a business tax receipt can be issued in Santa Rosa County.

The following businesses are inspected by:

**Florida Department of Business and Professional
Regulation Division of Hotels & Restaurants**

Panama City Beach, District 6
850-487-1395

-
- Restaurants
 - Food Concessions
 - Mobile Food Units
 - Take-Out
 - Catering

The following businesses are inspected by:

**The Department of Agriculture
and Consumer Services**

800-488-0800

-
- Grocery Stores
 - Bakeries
 - Food Processing Plants
 - Bottling Plants
 - Ice Plants
 - Seafood Vendors
 - Juice/Sno-Cone Concessions



STARTING YOUR BUSINESS

BUSINESS TAX RECEIPT/ BUSINESS LICENSE (continued)

Below are the telephone numbers of several agencies that you may need to contact for information.

Department of Tobacco, Alcohol and Firearms

877-882-3277

Construction Industry Licensing Board

Department of Business & Professional Regulation

850-487-1395

Florida Department of Health and Rehabilitative Services

850-245-4444

Santa Rosa County Environmental Health Unit

850-983-5275

Better Business Bureau

850-429-0002

Santa Rosa County Tax Collector

To obtain requirements for a business located in Santa Rosa County, please visit one of the several Santa Rosa County Tax Collector locations throughout the county or call 850-983-1800

www.srctc.com

Pace Office

4487 Chumuckla Hwy
Pace, FL 32571

Jay Office

5259 Booker Lane
Jay, FL 32565

Midway Office

5841 Gulf Breeze Parkway
(Hwy. 98) Suite B
Gulf Breeze, FL 32563

Milton Office

6495 Caroline Street
(Hwy. 90) Suite E
Milton, FL 32570

EMPLOYER & PROPERTY TAX REQUIREMENTS

As an employer, understanding your regulatory requirements is crucial to the success of your business. This guide provides ten easy steps for new employers to follow to ensure compliance with key federal, state and location regulations when hiring employees.

1. Obtain an Employer Identification Number

To establish and register your business you must apply for a Federal Tax ID number from the U.S. Internal Revenue Service. In addition to reporting taxes, the EIN is necessary when reporting information about your employees to state agencies.

Internal Revenue Service

800-829-4933

www.irs.gov

2. Set up Records for Withholding Taxes

The IRS states that you must keep payroll at least four years. Therefore it is important to establish a good record-keeping system.

3. Florida Unemployment Tax Registration

Businesses with employees are required to pay unemployment insurance taxes. Your business will likely be liable for unemployment compensation tax if you paid \$1,500 in wages per calendar quarter or if at least one worker was employed in any calendar quarter, or if you employed at least one worker during any 20 weeks per calendar year. A quarterly tax based on gross payroll must also be paid.

Florida Department of Revenue

850-488-8422

www.myflorida.com/dor

4. Federal Income Tax Withholding

To establish and register your business you must apply for a Federal Tax ID number from the U.S. Internal Revenue Service. In addition to reporting taxes, the EIN is necessary when reporting information about your employees to state agencies.

STARTING YOUR BUSINESS

EMPLOYER & PROPERTY TAX REQUIREMENTS (continued)

5. Worker's Compensation Insurance

See Insurance Basics, Page 31

6. Employee Eligibility Verification (I-9 Form)

Federal law requires employers to verify an employee's eligibility to work in the United States. Within three days of hire, employers must complete an employment eligibility verification form for each individual.

U.S. Immigration and Customs

www.uscis.gov

7. Register with the New Hire Reporting Office

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 required all employers to report newly hired, re-hired and temporary (full-time and part-time) employees to a state directory within 20 days of their hire or rehire date.

Florida New Hire Reporting Center

888-854-4791

[www.servicesforemployers.floridarevenue.com/
Pages/home.aspx](http://www.servicesforemployers.floridarevenue.com/Pages/home.aspx)

8. Safety and Health Regulations

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. OSHA outlines health and safety standards adopted by the U.S. Department of Labor.

Federal Occupational Safety and Health Administration

813-626-1177

www.osha.gov/smallbusiness

9. Post Required Notices

Employers are required by state and federal laws to prominently display certain posters in the workplace that inform employees of their rights and employer responsibilities under labor laws.

www.dol.gov/agencies/whd/posters

10. Monthly and Quarterly Liabilities

As an employer, there are several federal and state tax filing requirements that apply. Businesses need to ensure the proper calculation of taxes and liabilities. Each quarter, employers who pay wages subject to income tax withholding, social security and Medicare taxes must file IRS Form 941, Employer's Quarterly Tax Return.

Additionally, employer's must file IRS Form 940, Employer's Annual Federal Unemployment Tax Return if you paid wages of \$1,500 or more in any calendar quarter or you had one or more employees work for you in any 20 or more weeks of the year.

Employers are also required to file quarterly Florida Unemployment Tax.

Federal Wage and Tax Statement

On an annual basis, employers must report to the federal government wages paid and taxes withheld for each employee. This report is filed using Form W-2, Wage and Tax Statement. Employers must complete a Form W-2 for each employee to whom they pay a salary, wage or other compensation. Employers must send "Copy A" of Forms W-2 to the Social Security Administration by the last day of February (or last day of March if you file electronically) to report the wages and taxes of your employees for the previous calendar year. In addition, employers should send copies of Form W-2 to their employees by January 31 of the year following the reporting period.

STARTING YOUR BUSINESS

EMPLOYER & PROPERTY TAX REQUIREMENTS (continued)

Online Tax Resources

Internal Revenue Service

www.irs.gov

Florida Department of Revenue

www.myflorida.com/dor

Electronic Federal Tax Payment System

www.eftps.gov

U.S. Social Security Administration

www.ssa.gov

Tangible Personal Property Tax

Tangible personal property can be defined as all property other than real estate that is used for business purposes or commercial activity. Examples of TPP are tools, furniture, equipment and machinery, supplies, and leased or loaned equipment.

All business owners, persons or firms owning, leasing, consigning or renting tangible property in Santa Rosa County on January 1 must file a Tangible Personal Property tax return DR-405 with the property appraiser unless a waiver to file a return was previously granted. Returns and waiver notifications are mailed annually in January.

Tangible Personal Property Tax

(continued)

Timely filed accounts are eligible for a \$25,000 exemption. The TPP return is the exemption application. New businesses are required to file an initial return even if they have assets less than \$25,000.

Tangible property returns are due April 1 unless a 30-day extension has been requested and granted. Returns filed late are subject to penalties and are not eligible for the \$25,000 TPP Exemption.

If a return fails to be filed for a business located in Santa Rosa County, Florida law requires the Property Appraiser to prepare a tangible assessment which is considered reasonable and appropriate for the business.

A tangible waiver will be mailed to all accounts of record if the account was fully exempt in the prior year. No action is necessary if the value for the current year does not exceed \$25,000 and if the business status or location has not changed.

For detailed information and online filing please visit the Santa Rosa County Property Appraiser website at www.srcpa.org/Home/TPP/

Santa Rosa County Property Appraiser

Gregory S. Brown, CFA

6495 Caroline Street, STE K, Milton, FL 32570

850-983-1880

www.srcpa.org



STARTING YOUR BUSINESS

INSURANCE BASICS

What insurance does your business need?

Property Insurance

Property insurance compensates you if the property you use in your business is lost or damaged as the result of various types of common “perils” such as fire or theft. It covers not just a building or structure but also what insurers call “personal property,” meaning office furnishings, inventory, raw materials, machinery, computers and other items vital to your business operations.

Property insurance can do more than protect your physical assets. It may also provide operating funds during a period when you are trying to get the business back on track after a catastrophic loss. Depending on the type of policy you have, it may include coverage for equipment breakdown, removal of debris after a fire or other destructive event, some types of water damage and other losses.

Liability Insurance

Liability insurance, also called Commercial General Liability, covers four categories of events for which you could be held responsible: bodily injury, damage to others’ property, personal injury including slander and libel, and false or misleading advertising.

Commercial General Liability coverage pays for the injured party’s medical expenses. It excludes your employees, who are covered by workers’ compensation.

Workers' Compensation Insurance

An employer must have workers' compensation insurance when they have four or more employees in a non-construction industry business. Employers in the construction industry must have this insurance if they have one or more employees. Agricultural employers with five or more employees and/or 12 or more seasonal employees must obtain workers' compensation insurance. Workers' comp insurance, as this coverage is generally called, pays for medical care and replaces a portion of lost wages for an employee who is injured in the course of employment, regardless of who was at fault for the injury.

Florida Department of Financial Services

Division of Workers' Compensation
200 East Gaines Street, Tallahassee FL 32399
800-342-1741 or 850-413-1609
www.myfloridacfo.com/division/wc/

Business Vehicle Insurance

Personal auto insurance policies may exclude coverage if the vehicle involved in an accident is used mainly for business. A business auto policy provides coverage for autos owned by a business. The insurance pays any costs to third parties resulting from bodily injury or property damage for which your business is legally liable, up to the policy limits. Depending on what kind of coverage you buy, the insurance may pay to repair or replace your vehicle because of damage resulting from accidents, theft, flooding and other events.

Insurance for a Home-Based Business

An extremely small business, such as one operated by one or two people out of a home, may not need workers' compensation insurance, but it often needs more property and liability insurance than is provided in a typical homeowners policy.

Florida Department of Financial Services

www.myfloridacfo.com

National Association of Insurance Commissioners

www.content.naic.org/consumer.htm

STARTING YOUR BUSINESS

WORKFORCE DEVELOPMENT

CareerSource Escarosa

CareerSource Escarosa is the regional workforce organization for Escambia and Santa Rosa Counties providing job placement, recruitment assistance and funds for skills training at no cost to the employers or jobseekers. By leveraging the CareerSource Escarosa business services team, the services provided can increase a company's return on investment by reducing hiring timelines and improving new hire retention rates.

- Recruiting Services
- Candidate Pre-Screening Assessments
- Funding/Training Incentives
- Local Labor Market Information



CareerSource Escarosa

6913 N. 9th Avenue

Pensacola, Florida 32504

850-607-8700

careersourceescarosa.com

Career Academies

Santa Rosa County offers over 65 academies with more being added as needs arise. For a list of career academies offered, contact:

SANTA ROSA COUNTY CAREER ACADEMIES

Santa Rosa Career Academies

www.SantaRosaCareerAcademies.com

Education and Training Providers

UF/IFAS West Florida

Research & Education Center

5988 Highway 90

Building 4900

Milton, Florida 32583

850-983-5216

www.wfrec.ifas.ufl.edu

Locklin Tech

5380 Berryhill Road

Milton, FL 32570

850-983-5700

www.locklintech.com

Jay Research Facility

4253 Experiment

Road Highway 182

Jay, Florida 32565

850-995-3720

University of West Florida

11000 University Pkwy

Pensacola, FL 32514

850-474-2000

www.uwf.edu

Corporate & Professional Development Training Center at Pensacola State College

418 W. Garden Street

Pensacola, FL 32502

850-484-1363

www.pensacolastate.edu/ccpd

Ruth McKinon, Coordinator

rmckinon@pensacolastate.edu

SUPPORTING YOUR BUSINESS

SMALL BUSINESS SERVICE PROVIDERS



Santa Rosa Economic Development

6491 Caroline Street, Suite 4
Milton, FL 32570
850-623-0174
www.SantaRosaEdo.com

The Santa Rosa Economic Development Office is the official economic development organization for Santa Rosa County Florida. The EDO is charged with the responsibility of supporting existing companies in their expansion and growth needs and attracting new companies to the community.



SBA North Florida Office

7825 Baymeadows Way Jacksonville, FL 32256
904-443-1900
www.sba.gov

The Small Business Administration is an agency of the federal government to aid, counsel, assist and protect the interests of small businesses, preserve free competitive enterprise and strengthen the economy.

Florida SBDC

UWF College of Business
9999 University Parkway,
Pensacola FL 32514
850-474-2528

www.sbdc.uwf.edu



The Florida Small Business Development Center at the University of West Florida is a member of the Florida Small Business Development Center Network, a non-profit network of college and university-based centers providing entrepreneurs with high quality one-on-one consulting, management training, and vital information they need to grow and prosper in a complex and competitive global environment.

Based in the University of West Florida College of Business, the SBDC at UWF has helped prospective and existing small business owners form, grow, and sustain successful businesses for more than 30 years. Serving Escambia, Santa Rosa, Okaloosa, Bay, and Walton counties, the SBDC at UWF maintains full service offices in Pensacola and Fort Walton Beach. Consulting services and training are also provided at several locations throughout our service territory.



Department of Economic Opportunity

107 East Madison Street, Tallahassee, FL 32399

850-245-7105

www.floridajobs.org

The Florida Department of Economic Opportunity promotes economic opportunities for all Floridians, formulating and implementing a successful workforce, community and economic development policies. The agency combines the state's workforce and community development efforts to help expedite economic development projects and to fuel job creation in communities.

SUPPORTING YOUR BUSINESS

LOCAL CHAMBERS OF COMMERCE

Santa Rosa County has five chambers of commerce. Each chamber has their own economic development committee that works with incoming retail and small businesses by assisting them with everything from locating a building to relocation assistance for their employees. All chambers work closely with the economic development office to be sure that the move to Santa Rosa County is smooth and to ensure they have everything they need to succeed.



Gulf Breeze Area Chamber of Commerce

409 Gulf Breeze Hwy
Gulf Breeze, FL 32561
850-932-7888

www.gulfbreezechamber.com



Navarre Beach Area Chamber of Commerce

1804 Prado Street
Navarre, FL 32566
850-939-3267

www.navarrechamber.com

LOCAL CHAMBERS OF COMMERCE



Pace Area Chamber of Commerce

4344 Highway 90

Pace, FL 32571

850-994-9633

www.pacechamber.com



Santa Rosa County Chamber of Commerce and Tourist Information Center

5247 Stewart Street

Milton, FL 32570

850-623-2339

www.srcchamber.com



Jay Chamber of Commerce

P.O. Box 364

Jay, FL 32565

251-253-4414

 **@JACCFlorida**

DIRECTORY OF RESOURCES

CONTACT INFORMATION

A

Administration, County	850-983-1877
Addressing, County	850-981-7000
American's with Disabilities Act	800-949-4232
Army Corp of Engineers	850-439-0707
Avalon Fire District (Fire impact fees)	850-602-5236
Avalon Utilities (Sewer only)	850-995-4302

B

Bagdad-Garcon Water System	850-623-8508
Berrydale Water System	850-675-6086
Board of County Commission	850-983-1877
Budget, County	850-983-1853
Building & Sites Availability	850-623-0174

C

CareerSource Escarosa	850-473-0939
Chumuckla Water System	850-994-3001
City of Gulf Breeze	850-934-5109
City of Milton	850-983-5410
City of Milton Fire/Life Safety	850-983-5430
City of Milton Utilities (Ext. 1200)	850-983-5440
Clerk of the Courts	850-981-5570
Code compliance	850-981-7000

Contractors	850-981-7000
Council on Aging	850-432-1475
County Attorney	850-983-1857
Customer Service, County	850-983-1877

D

Dept. of Business and Professional Regulations	850-487-1395
Department of Economic Opportunity	850-245-7105
Department of Insurance	800-342-2762
Department of Revenue (Sales & use tax) ..	850-595-5170
Development Services, County	850-981-7000
Division of Agriculture and Consumer Services	800-435-7352
Division of Alcoholic Beverages & Tobacco	850-494-5970
Division of Consumer Services	850-922-2966
(Local and toll free phone numbers).....	800-435-7352
Division of Corporations (Name filing)	850-488-9000
Division of Hotels & Restaurants	850-487-1395

E

East Milton Water System	850-623-8750
Economic Development, County	850-623-0174
Emergency Management	850-983-5360
Engineering, County	850-981-7100
Environmental Department County	850-981-7135
EPA Hotline	800-368-5888
Escambia River Electrical Co-op (ext 238)	850-675-4521

DIRECTORY OF RESOURCES

CONTACT INFORMATION (continued)

F

Federal Wage & Hour Board	850-942-8341
Florida Attorney's Referral Service	800-342-8011
Flood Information	850-981-7000
FDEP	850-595-8300
FDOT	850-981-3000

G

GIS Department, County	850-983-1840
Grants, County	850-983-1948
Greater Pensacola Chamber of Commerce	850-438-4081
Gulf Breeze Chamber of Commerce	850-932-7888
Gulf Power Company	800-225-5797

H

Health Department	850-983-5200
Holley/Navarre Fire District	850-393-5236
Holley-Navarre Water System (Ext 242)	850-939-2427
Hospitality Education Program	850-644-1463
Housing, County	850-981-7076
H.R.S. Central Licensing (Day care)	850-444-8247
Human Resources and Risk Management, County	850-983-1948

I

IRS 800-829-1040

J

Jay Chamber of Commerce 850-675-6576

L

Landfill/Recycling 850-623-9843

Library Administration 850-981-7323

Life Safety 850-981-7000

Local Mitigation Strategy 850-981-1848

M

Midway Fire District 850-932-4771

Midway Water System 850-932-5188

Moore Creek Mt Carmel Utilities 850-675-6174

Mosquito Control 850-981-7135

MSBU Assessments 850-983-1853

N

Navarre Beach Pier 850-936-1794

Navarre Beach Utilities 850-936-6110

Navarre Chamber of Commerce 850-939-3267

Northwest Florida Water

Management District 850-683-5044

O

Okaloosa Gas 850-729-4700

DIRECTORY OF RESOURCES

CONTACT INFORMATION (continued)

P

Pace Chamber of Commerce	850-994-9633
Pace Water System	850-994-5129
Parks, County	850-983-1940
Parks after hours	850-983-5372
Pensacola State College	850-484-1363
Planning (Development Services)	850-981-7000
Point Baker Water System	850-623-4545
Procurement, County (Bids, RFP's, contracts)	850-983-1870
Property Appraiser, County	850-983-1880
Public Works, County	850-626-0191

R

Roads and Bridges, County	850-626-0191
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S

Santa Rosa County Chamber of Commerce	850-623-2339
Santa Rosa County School District	850-983-5000
Santa Rosa County Tourist Development Council	850-939-8666
Sheriff's Office	850-983-1100
Small Business Administration Federal Office	904-443-1900

Small Business Development Center	850-474-2528
Soil Conservation	850-623-3229
South Santa Rosa Utility System	850-934-5110
State Attorney	850-981-5500
Sundial Utilities	850-981-1294
Supervisor of Elections, County	850-983-1900

T

Tax Collector, County	850-983-1800
Town of Jay	850-675-4556
Transportation Planning	850-981-7082

U

Unemployment Compensation Tax	850-595-5225
University of West Florida	800-263-1074
US Copyright Office	202-707-5959
US Patent and Trademark	800-786-9199
Utility Location Service Sunshine State One “Call Before you Dig”	811

V

Veteran's Services	850-981-7110
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W

West Florida Regional Planning Council	850-595-8910
Worker's Compensation (inquiries).....	850-595-5511



SantaRosaEDO.com
edo@santarosa.fl.gov

f @SantaRosaEDO

in @SantaRosaCountyEconomicDevelopmentOffice



850-623-0174
6491 Caroline Street, Suite 4
Milton, Florida 32570