This document explains the various steps involved in starting a business in the city of Cambridge. It provides a general overview of the process and regulatory requirements at the city level. Please read this entire brochure to better understand the different local regulatory requirements for opening a new business.

Note: This guide is not intended to be exhaustive. There may be additional permits and regulations that need to be followed at the state and local levels, depending on your industry. Individual businesses must determine the specific regulatory requirements that apply to them. Please contact the authorizing departments or agencies listed in this guide for questions about your business’s unique circumstances.
A Letter from Louis A. DePasquale, Cambridge City Manager

For generations, small businesses have played a crucial role in cultivating Cambridge as the unique, vibrant, and community-focused city that it is today. One of the City’s priorities is to support and enhance our local economy through small business assistance. Economic Development staff in the City’s Community Development Department work closely with small business owners and entrepreneurs year-round to connect them with grant programs, technical assistance, and educational training.

Through this guide, we’re excited to introduce another resource for current Cambridge business owners and business owners who hope to call Cambridge home. In the following pages, you’ll learn the necessary steps, permits, and licensing required to open a business in Cambridge, as well as the different departments within the City who can assist you with each step. The guide also provides resources for finding the best location for your business and how to learn more about our dynamic commercial districts. Finally, it details the processes and programs available to help support and enhance your business in Cambridge for years to come.

We hope this is a helpful resource as you navigate the process of business ownership, and we thank you for considering Cambridge.

Sincerely,

Louis A. DePasquale
Cambridge City Manager
ESTABLISHING YOUR BUSINESS

There are several critical elements to consider when starting your business. You should research the chosen field of industry, develop a sound business plan, acquire the necessary capital, and consider the need for staff and equipment. Business owners should consult an accountant, banker, lawyer, and insurance agent for financial, legal, and other professional advice. Additionally, your personal insurance policies may require adjustments to reflect business uses.

Below are some helpful steps and City resources. The Community Development Department (CDD) is available to assist startups and new businesses in navigating these steps.

1. **Develop a BUSINESS CONCEPT and PLAN**
   A clearly stated business concept and detailed business plan are the first steps to success. The City offers support in developing these through the following resources:
   - **The 10-Week Business Planning Course:**
     www.cambridgema.gov/SmallBizCourse
   - **Cambridge Small Business Data Dashboard:**
     Learn About Business Industry Trends
     www.cambridgema.gov/SmallBizDashboard
   - **Schedule a Consultation with Economic Development Staff**
     (617) 349-4637

2. **Obtain a BUSINESS CERTIFICATE**
   To establish your business in Cambridge you need to obtain a business certificate from the City Clerk’s Office.
   - **Apply for one here:**
     www.cambridgema.gov/iwantto/applyforabusinesscertificate

3. **Check if you need any PERMITS or LICENSES**
   Certain business types need to obtain a permit or license to operate in Cambridge, regardless of where in the city they ultimately locate. The following table displays many common permits and licenses and their corresponding City department.
   - **Use the Table to Determine Your Business Needs**
     *This lists the permits/licenses that a business often needs, but is not exhaustive. Double check your needs by contacting the authorizing department directly.*
<table>
<thead>
<tr>
<th>My business will ...</th>
<th>Permit / License Needed</th>
<th>For More Information Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>operate in the City of Cambridge</td>
<td>Business Certificate</td>
<td>City Clerk’s Office</td>
</tr>
<tr>
<td>handle, serve, or sell food to patrons (e.g. restaurants, quick service food</td>
<td>Food Handlers Permit / Food Establishment Permit</td>
<td></td>
</tr>
<tr>
<td>establishments, bakeries, package stores, and hotels)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>operate a mobile food truck</td>
<td>Mobile Food Truck Permit</td>
<td></td>
</tr>
<tr>
<td>sell tobacco products to the public (applies to counter sales and vending machine</td>
<td>Tobacco Sales Permit</td>
<td>Inspectonal Services Department</td>
</tr>
<tr>
<td>sales)</td>
<td></td>
<td>(ISD)</td>
</tr>
<tr>
<td>own and/or drive a taxi cab</td>
<td>Hackney License</td>
<td></td>
</tr>
<tr>
<td>sell goods or articles from a mobile unit or in the public right of way (this</td>
<td>Hawker / Peddler License <strong>(Annual)</strong></td>
<td>License Commission</td>
</tr>
<tr>
<td>applies to a mobile food truck)</td>
<td>Peddler / Vendor License <strong>(One-Day)</strong></td>
<td></td>
</tr>
<tr>
<td>serve alcohol / liquor on the premises</td>
<td>Alcoholic Beverage License</td>
<td></td>
</tr>
<tr>
<td>sell and serve food and non-alcoholic beverages on the premises</td>
<td>Common Victualer License</td>
<td></td>
</tr>
<tr>
<td>sell alcoholic beverages not to be consumed on premises.</td>
<td>Package Goods Store License</td>
<td></td>
</tr>
<tr>
<td>provide automatic amusement machines, automatic music machines, dancing, comedy,</td>
<td>Entertainment License</td>
<td></td>
</tr>
<tr>
<td>live music, and other performances at a business establishment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>sell antique or second hand goods</td>
<td>Antique / Second Hand Goods Store License</td>
<td></td>
</tr>
<tr>
<td>operate an inn/hotel</td>
<td>Inn Holder License</td>
<td>Fire Department</td>
</tr>
<tr>
<td>keep, store, manufacture, or sell combustible materials, such as in gas stations</td>
<td>Permit for Flammable Solids, Liquids, and Gases</td>
<td></td>
</tr>
<tr>
<td>and biotech research laboratories (this applies to a mobile food truck)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PAGE 5</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Finding a Location

Businesses seeking to rent or buy space can reference CDD’s website (www.cambridgema.gov/CDD) or reach out to City staff to make sure their business use fits within the provisions of the Cambridge Zoning Ordinance.

Business owners seeking to purchase, renovate, or build a new building should contact the Inspectional Services Department (ISD) or CDD early in the site selection process in order to determine whether the proposed business can be located on a site without a special permit. If it is necessary to apply for a special permit or seek a variance, you should initiate the application at the earliest possible time, as the process can be lengthy.

1. Find Available Properties
   CDD offers a Site Finder service and Economic Development staff can help narrow down the search of available properties based on type and size of space needed.

   ![Site Finder](www.cambridgema.gov/CDD/econdev/smallbusinessassistance/Sitefinder)

2. Learn about Properties
   Property owner information, assessed values, tax information, and potential property liens can be accessed through the City’s Assessing Department.

   ![Assessing Department](795 Massachusetts Avenue, Cambridge City Hall
   Phone: (617) 349-4343 | TTY: (617) 349-4242
   www.cambridgema.gov/Assessing)

3. Think about Zoning
   Building uses are restricted to certain types in certain areas of the city through the Cambridge Zoning Ordinance. The Zoning Ordinance regulates what uses for certain properties are considered “as of right,” meaning there is no need for a special permit or zoning variance.

   ![Zoning Maps and Zoning Ordinance](www.cambridgema.gov/CDD/zoninganddevelopment/Zoning)

   If you have identified a specific property and are unsure if your business use can be considered “as of right,” you can apply for a special use permit or a variance. These applications need to go before the Planning Board or the Board of Zoning Appeals.
Find a **LOCATION**
Cambridge is home to many unique commercial districts. The map above indicates where each district is located in the city. There are several City resources that detail each district:

- **Learn About Business District Profiles and Demographics**
  [www.cambridgema.gov/CDD/econdev/aboutcambridge](http://www.cambridgema.gov/CDD/econdev/aboutcambridge)
  *If you are interested in opening a business outside of a commercial district, contact CDD’s Economic Development staff.*

- **Access Local Business Market Data**
  [www.cambridgema.gov/SmallBizDashboard](http://www.cambridgema.gov/SmallBizDashboard)

**Need ASSISTANCE?**
CDD is here to help! You can come in for a consultation if you have any concerns about finding or building a space for your business in Cambridge.

- **Community Development Department**
  City Hall Annex, 344 Broadway  3rd Floor
  Phone: (617) 349-4637 | TTY: (617) 349-4242
  [www.cambridgema.gov/business](http://www.cambridgema.gov/business)

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**Is your business **HOME-BASED**?**
Zoning regulations allow home-based businesses to operate in Cambridge under certain circumstances. Specific questions can be directed to ISD.

- **Inspectional Services Department (ISD)**
  831 Massachusetts Avenue
  Phone: (617) 349-6100 | TTY: (617) 349-6112
  [http://www.cambridgema.gov/inspection](http://www.cambridgema.gov/inspection)
OPENING YOUR BUSINESS
(Does not apply to home-based businesses)

1 Obtain a CERTIFICATE OF OCCUPANCY
A Certificate of Occupancy certifies that you are in compliance with the State Building Code and the City’s Zoning Ordinance. If you are unsure if you need to obtain a Certificate of Occupancy, please contact the Inspectional Services Department.

Certificate of Occupancy Application
www.cambridgema.viewpointcloud.com/

2 Get all appropriate PERMITS
If modifying your space, make sure to get all appropriate permits for construction and moving. Obtain a Certificate of Inspection if necessary. The table on p. 9 can help you navigate these permits and the associated City department.

Check the Table on the Following Page

3 Get a SIGN
Signs are an important way for people to know about your business. They also play a big role in the appearance of the city. Due to this the City has sign regulations and requires the certification of proposed designs as well as the acquisition of a sign permit in order to comply with city codes and safety regulations. (See Projecting Sign/Banner Permit, Sidewalk Obstruction Permit, and Signs and Banners Permit on p. 9)

The City Can Help
The City offers a grant program, Storefront Improvement Program, to help reimburse some of the costs of a sign for eligible businesses. See Page 10 for details.

There are some Cambridge regulations that require a certificate or permit that are location-specific. These regulations can include but are not limited to: public safety, temporary obstructions, interior or exterior construction, and sign certification. Please double check your needs by contacting the authorizing department directly.
<table>
<thead>
<tr>
<th><strong>My business will need...</strong></th>
<th><strong>Permit Needed</strong></th>
<th><strong>For More Information Contact</strong></th>
</tr>
</thead>
</table>
| to construct, alter, repair, or demolish a structure | Building Permit | Insperional Services Department  
[www.cambridgema.gov/inspection](http://www.cambridgema.gov/inspection) |
| to certify that buildings used for purposes of assembly, lodging, and institutional care meet minimum requirements to safeguard the public. A new certificate is required to increase seating capacity in establishments such as restaurants and theaters. | Certificate of Inspection | |
| to certify that a structure is constructed or altered in accordance with the State Building Code and the City’s Zoning Ordinance. (required as part of the building permit process or when there is a change in use of the business establishment) | Certificate of Occupancy | |
| to install, modify, or repair any signs or banners (including awnings and canopies) | Signs and Banners Permit | |
| to work on items related to gas, mechanical equipment, plumbing, or wiring | Other Building-Related Permits | |
| to do construction that requires excavation, such as the installation of electricity, gas, telephone, steam line, fire protection, sanitary sewer, storm drain, water service, curb cuts, monitoring wells, and bike racks. | Construction / Excavation Permit | Department of Public Works  
[www.cambridgema.gov/theworks](http://www.cambridgema.gov/theworks) |
| to temporarily block or obstruct the sidewalk. Required for sign installations, facade renovations, or exterior demolition. *This permit is also used for A-frame signs and sidewalk tables.* | Sidewalk Obstruction Permit | |
| to build or modify a commercial parking facility open to the public for a fee | Commercial Parking Permit | Traffic, Parking, and Transportation  
[www.cambridgema.gov/traffic](http://www.cambridgema.gov/traffic) |
| to temporarily block or obstruct a street for moving vans, large loads, tool trucks, dumpsters, etc. on a public way. *This permit is also used for food trucks vending on public streets.* | Temporary Street Obstruction Permit | |
| to install or modify a fire protection device including a sprinkler system, water main, hydrant, or fire alarm system | Fire Protection Equipment Permit | Fire Department  
[www.cambridgema.gov/cfd](http://www.cambridgema.gov/cfd) |
| to place a sign or banner that projects more than six inches over the public sidewalk or way, including A-frame signs and sandwich board signs. (This permit is issued by the Department of Public Works, but the process is initiated with the City Clerk’s Office.) | Projecting Sign / Banner Permit | City Clerk’s Office  
[www.cambridgema.gov/cityclerk](http://www.cambridgema.gov/cityclerk) |
REMAINING OPEN

Your relationship with the City will continue after you are officially open for business. CDD has several grant programs to support local businesses and help them flourish in Cambridge. You will also continue to need permits for renewal purposes or future business improvements.

1 Renew applicable PERMITS AND LICENSES
Some permits and licenses require annual renewals. Make sure you know which ones require renewal and keep them up to date. Physical improvements to your business may also need certificates of inspection.

2 Know how CDD CAN HELP
CDD’s Economic Development Division offers various programs to help fund improvements for eligible businesses, including

A Storefront Improvement Program
www.cambridgema.gov/Storefront

B Retail Interior Accessibility Program
www.cambridgema.gov/RetailAccessibility

C Small Business Enhancement Program
www.cambridgema.gov/SmallBizEnhance

D Entrepreneurship Assistance Program
www.cambridgema.gov/EntrepreneurAssistanceProgram

E Small Business Coaching
www.cambridgema.gov/SmallBizCoaching

F Business Development Workshops
www.cambridgema.gov/SmallBizWorkshops
ADDITIONAL LOCAL AND STATE RESOURCES

Massachusetts Office of Business Development
Phone: (617) 973-8600
www.mass.gov/hed/economic/eohed/bd

US Small Business Administration (SBA)
Boston District Office
Phone: (617)565-5590
www.sba.gov/ma

Service Corps of Retired Executives (SCORE)
Phone: (617) 565-5591
www.score.org

Massachusetts Growth Capital Corporation
Phone: (617) 523-6262
www.massgcc.com

MassDevelopment
Phone: (800) 445-8030
www.massdevelopment.com

Massachusetts Supplier & Diversity Office (SDO)
Phone: (617) 502-8831
www.sdo.osd.state.ma.us

Center for Women and Enterprise
Phone: (617) 536-0700
www.cweonline.org

Cambridge local First (CLF)
Phone: (857) 998-7392
www.cambridgelocalfirst.org

Cambridge Chamber of Commerce
Phone: (617) 876-4100
www.cambridgechamber.org

Central Square Business Association (CSBA)
Phone: (617) 864-3211
www.centralsquarecambridge.com

East Cambridge Business Association (ECBA)
Phone: (857) 242-6651
www.eastcambridgeba.com

Kendall Square Association (KSA)
Phone: (617) 547-5772
www.kendallsq.org

Harvard Square Business Association (HSBA)
Phone: (617) 491-3434
www.harvardsquare.org

For additional business resources, guides, events, and data, visit a www.cambridgema.gov/business. or contact CDD’s Economic Development Division at (617)349-4637