

2018

A stylized map of Cambridge, Massachusetts, in shades of blue and white, showing the city's layout and surrounding water bodies. The map is the background of the entire page.

STARTING A BUSINESS

IN CAMBRIDGE, MA

PREPARED BY THE
CITY OF CAMBRIDGE'S

COMMUNITY
DEVELOPMENT
DEPARTMENT

HOW TO USE THIS GUIDE

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.

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REMAINING OPEN

City-funded grant programs that can support your business and necessary permit and licensing renewals.

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.

**City Manager's Office**

Cambridge City Hall

795 Massachusetts Avenue

Cambridge, MA 02139

Phone: (617) 349-4300

Email: citymanager@cambridgema.gov**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.

PERMITS & LICENSING: BUSINESS TYPE

My business will ...	Permit / License Needed	For More Information Contact
operate in the City of Cambridge	Business Certificate	City Clerk's Office 795 Massachusetts Avenue, Cambridge City Hall Phone: (617) 349-4269 TTY: (617) 349-4242 www.cambridgema.gov/cityclerk
handle, serve, or sell food to patrons (e.g. restaurants, quick service food establishments, bakeries, package stores, and hotels)	Food Handlers Permit / Food Establishment Permit	Inspectional Services Department (ISD) 831 Massachusetts Avenue Phone: (617) 349-6100 TTY: (617) 349-6112 www.cambridgema.gov/inspection
operate a mobile food truck	Mobile Food Truck Permit	
sell tobacco products to the public (applies to counter sales and vending machine sales)	Tobacco Sales Permit	
own and/or drive a taxi cab	Hackney License	License Commission 831 Massachusetts Avenue Phone: (617) 349-6140 TTY: (617) 349-6112 www.cambridgema.gov/License
sell goods or articles from a mobile unit or in the public right of way (this applies to a mobile food truck)	Hawker / Peddler License (Annual) Peddler / Vendor License (One-Day)	
serve alcohol / liquor on the premises	Alcoholic Beverage License	
sell and serve food and non-alcoholic beverages on the premises	Common Victualer License	
sell alcoholic beverages not to be consumed on premises.	Package Goods Store License	
provide automatic amusement machines, automatic music machines, dancing, comedy, live music, and other performances at a business establishment	Entertainment License	
sell antique or second hand goods	Antique / Second Hand Goods Store License	
operate an inn/hotel	Inn Holder License	
keep, store, manufacture, or sell combustible materials, such as in gas stations and biotech research laboratories (this applies to a mobile food truck)	Permit for Flammable Solids, Liquids, and Gases	Fire Department 491 Broadway Phone: (617) 349-4918 TTY: (617) 499-9924/9932 www.cambridgema.gov/cfd

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.

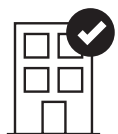


Site Finder

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.

CAMBRIDGE COMMERCIAL DISTRICTS

- 1 ALEWIFE/ FRESH POND
- 2 NORTH MASS AVE
- 3 PORTER SQUARE
- 4 LOWER MASS AVE
- 5 HURON VILLAGE/ OBSERVATORY HILL
- 6 HARVARD SQUARE
- 7 CENTRAL SQUARE
- 8 INMAN SQUARE
- 9 KENDALL SQUARE
- 10 EAST CAMBRIDGE
- 11 NORTH POINT



4

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

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

5

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



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>

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.

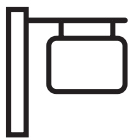


Check the Table on the Following Page

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.

PERMITS & LICENSING: BUSINESS LOCATION

My business will need...	Permit Needed	For More Information Contact
to construct, alter, repair, or demolish a structure	Building Permit	Inspectional Services Department 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
to temporarily block or obstruct the sidewalk. Required for sign installations, facade renovations, or exterior demolition. <i>This permit is also used for A-frame signs and sidewalk tables</i>	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
to temporarily block or obstruct a street for moving vans, large loads, tool trucks, dumpsters, etc. on a public way. <i>This permit is also used for food trucks vending on public streets.</i>	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
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

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/RetailAccessiblity

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

Service Corps of Retired Executives (SCORE)

Phone: (617) 565-5591

www.score.org

MassDevelopment

Phone: (800) 445-8030

www.massdevelopment.com

Center for Women and Enterprise

Phone: (617) 536-0700

www.cweonline.org

Cambridge Chamber of Commerce

Phone: (617) 876-4100

www.cambridgechamber.org

East Cambridge Business Association (ECBA)

Phone: (857) 242-6651

www.eastcambridgeba.com

US Small Business Administration (SBA)**Boston District Office**

Phone: (617) 565-5590

www.sba.gov/ma

Massachusetts Growth Capital Corporation

Phone: (617) 523-6262

www.massgcc.com

Massachusetts Supplier & Diversity Office (SDO)

Phone: (617) 502-8831

www.sdo.osd.state.ma.us

Cambridge local First (CLF)

Phone: (857) 998-7392

www.cambridgelocalfirst.org

Central Square Business Association (CSBA)

Phone: (617) 864-3211

www.centralsquarecambridge.com

Kendall Square Association (KSA)

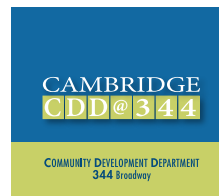
Phone: (617) 547-5772

www.kendallsq.org

Harvard Square Business Association (HSBA)

Phone: (617) 491-3434

www.harvardsquare.org



COMMUNITY DEVELOPMENT DEPARTMENT

344 Broadway, City Hall Annex 3rd Floor
Phone: (617) 349-4260 | TTY: (617) 349-4242
www.cambridgema.gov/CDD