

SMALL BUSINESS DEVELOPMENT GUIDE

This guide is provided by



IN PARTNERSHIP WITH

- East Pasco Chamber of Commerce
- City of Zephyrhills
- Zephyrhills Community Redevelopment Agency
- Main Street Zephyrhills

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CONGRATULATIONS ON STARTING YOUR BUSINESS

Welcome to Zephyrhills

Zephyrhills is strategically positioned at the heart of a robust transportation network, with access to major highways, rail lines, airports, and a deep-water port. This prime location, paired with forward-thinking city ordinances and attractive incentives, makes Zephyrhills an ideal place to start, expand, or relocate a business. Competitive real estate pricing, pre-approved development parks, and modern public facilities further support a thriving business environment.

City of Zephyrhills

The City of Zephyrhills is committed to supporting and growing our business and development community. We believe in fostering a self-sustaining local economy that attracts and retains creative, talented, and educated professionals. Our goal is to balance private-sector growth with neighborhood character and quality of life, ensuring economic opportunity for all residents.

City staff are ready to assist you in navigating the permitting and licensing process and are committed to making the path to business success clear and efficient.

This guide is designed to serve as a resource for property owners and both new and existing businesses. Inside, you'll find an overview of the permitting process, answers to common questions, and key contact information. While not every scenario can be addressed, our team is only a phone call or email away, ready to provide the personalized assistance you need to bring your business vision to life.



DEMOGRAPHICS

Pasco County Population - 2022	569,211
Households	240,785
Housing	
Housing Units	256,783
Occupied Units	225,214
Unoccupied Units	31,569
Rental Vacancies	5.3%
Household Income	2016
< \$15K	8.8%
\$15 - \$35K	17.7%
\$35- \$50K	12.8%
\$50- \$100K	31%
> \$100K	29.6%
Sales Tax%	
Florida	6%
County	1%

Sourced From: data.census.gov flhealthcharts.gov
worldpopulationreview.com

TYPES OF JOBS

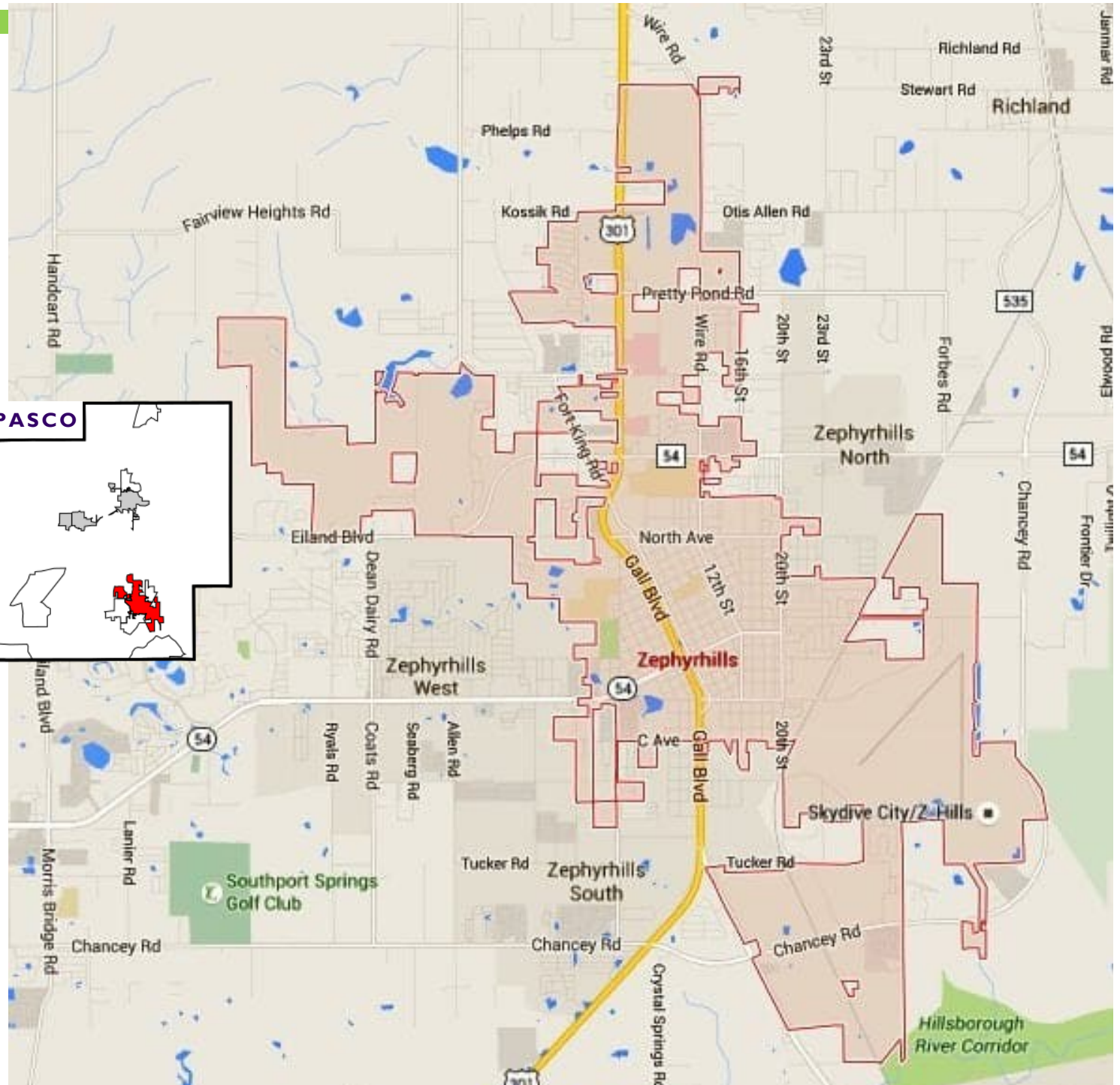
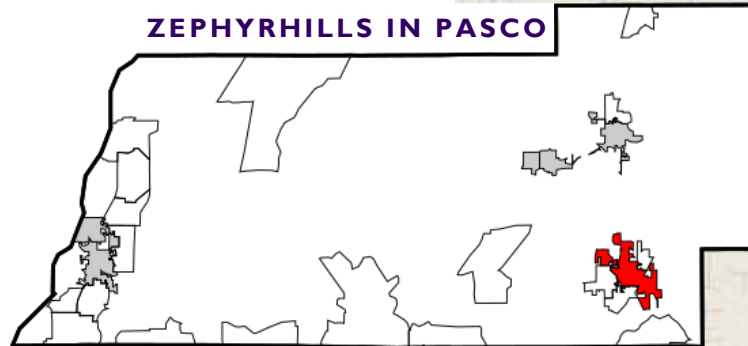
Types of Jobs	Hourly Wage	
	Florida	United States
General Manager	\$25.56	\$26.29
Cook	\$17.56	\$16.15
Server	\$21.17	\$17.25
Cashier	\$16.50	\$14.77
Warehouse Worker	\$17.65	\$17.84
Accountant	\$27.28	\$28.59
HR Manager	\$31.39	\$35.17
Receptionist	\$17.25	\$16.96
Administrative Assistant	\$18.87	\$19.70
Industrial Mechanic	\$25.23	\$28.20
Operations Supervisor	\$21.37	\$23.98
Automotive Technician	\$26.61	\$26.16
Assembly Line Operator	\$17.36	\$18.30
Welder	\$22.75	\$22.32
Fiberglass Laminator	\$19.73	\$20.15
CNC Programmer	\$27.75	\$29.86
Construction	\$19.35	\$20.22
Registered Nurse	\$37.27	\$44.05
Physicians Assistant	\$63.09	\$72.40

Sourced From: indeed.com/career/salaries as of July 2024

Top 3 Pasco Employers	Pasco County Public Schools	Pasco County Government	HCA Healthcare
Employee Count	10,681	3,560	3,280

Sourced From: pascoedc.com/largest-employers

ZEPHYRHILLS



10 STEPS TO STARTING YOUR BUSINESS - U.S. SMALL BUSINESS ADMINISTRATION

Starting a business involves planning, making key financial decisions and completing a series of legal activities. These 10 easy steps can help you plan, prepare and manage your business.



Step 1: Write 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. Your research can also help you later in your planning. For example, knowing your NAICS code could help you with market analysis, insurance, and taxes.



Step 2: Get Business Assistance and Training

Take advantage of free training and counseling services, from preparing a business plan and securing financing, to expanding or relocating a business.



Step 3: Choose a Business Location

Get advice on how to select a customer-friendly location and comply with zoning laws.



Step 4: Finance Your Business

Find government backed loans, venture capital and research grants to help you get started. Find SBA Approved lenders.



Step 5: Determine the Legal Structure of Your Business

Decide which form of ownership is best for you: sole proprietorship, partnership, Limited Liability Company (LLC), corporation, S corporation, nonprofit or cooperative.



Step 6: Register a Business Name (“Doing Business As”)

Register your business name with your state government.

<https://dos.myflorida.com/sunbiz/start-business/>



Step 7: Get a Tax Identification Number

Learn which tax identification number you'll need to obtain from the IRS and your state revenue agency.



Step 8: Register for State and Local Taxes

Register with your state to obtain a tax identification number, workers' compensation, unemployment and disability insurance.



Step 9: Obtain Business Licenses and Permits

Get a list of federal, state and local licenses and permits required for your business.



Step 10: Understand Employer Responsibilities

Learn the legal steps you need to take to hire employees.

for more detailed information: <https://www.sba.gov/business-guide/10-steps-start-your-business/>

OVERVIEW

There are several steps to receive approval for a new business in Pasco County and if you are located in the Zephyrhills city limit you may have some extra steps. Some good tips of advice too are to always verify zoning prior to signing a lease or purchase and to contact the local CRA if in Community Redevelopment District.

1. Obtain City Zoning Approval – All businesses must comply with zoning requirements before conducting business in the within the city. Depending on the location and type of business, the types of approvals may include: verification that the use is permitted in that location, Conditional Use, Site Plan Review, Historic Preservation Board, and/or Zephyrhills CRA. Check the zoning of the property prior to signing a lease or purchase. This will help minimize any possible delays, additional costs, or the inability to use the property for your business due to zoning regulations. Verify your business is permitted or a conditional use. Contact City of Zephyrhills Planning Department at 813-780-0201. It will also be helpful to know if the property is inside the CRA District because that will impact your options in terms of signage.

2. Register Your Name and Business with the State – The Florida Division of Corporations requires all business entities to be registered in order to do business in the State of Florida. It also requires registration of Fictitious Names and Trademarks. Registration with the State of Florida is an easy process and may be done online. For more information regarding the registration of your business or to file with the State, visit: <https://dos.myflorida.com/sunbiz/>

3. Determine the Business Entity – The requirements for business registration depend on the type of business ownership. The most common forms of business entities are: Sole Proprietorship, General Partnership, Limited Partnership, Limited Liability Partnership, Limited Liability Company, and a Corporation. Consult an attorney or research yourself by contacting the Florida Department of State Division of Corporations at <https://dos.fl.gov/sunbiz/start-business/> and click on "Start a Business". You do not have to pay someone to process this for you as the site has an online application if you are comfortable with using its tools.

OVERVIEW CONTINUED

4. Obtain a Federal Employer Identification Number – If you have employees or are a corporation, you will need a Federal Employer Identification Number (FEIN) from the Federal Internal Revenue Service (IRS). Apply for a Federal Employer Identification Number (EIN) online which is a free service offered by the Internal Revenue Service, visit: <https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number> for more information.

5. Florida Sales Tax and Reemployment Tax – If you are selling good or services, you will have to pay sales tax to the Florida Department of Revenue and even if you do not have employees, you must also apply for Reemployment Tax as well. The link to get started is found at https://floridarevenue.com/taxes/businesses/Pages/newbusiness_startup.aspx and has all the tools, brochures, and forms to get you started.

6. Apply for County and City Business Tax Receipts – All businesses must have a valid business tax receipt from the city and the county in order to do business within the City limits. These licenses must be renewed annually by September 30th and a license tax must be paid. A new Business Tax Receipt must also be obtained if the business transfers location or ownership, or if a separate branch location of the same business opens. The application process will actually assist you in ensuring that all requirements have been met for your location, including the appropriate zoning for your type of business. See page X for more specific information for Zephyrhills and Pasco County.

7. Open a Business Checking and Credit Card – Once you have all these things in place, a business checking account with a local banking or credit union will be very helpful to track expenses, sign up for accounting software, purchase inventory, and pay employees. The list of local institutions are listed later in this brochure. Chamber members who offer these services can be found at: <https://business.eastpascochamber.org/list/search?q=bank&o=alpha>

8. Sign up for a membership at the East Pasco Chamber of Commerce – A membership at the chamber of commerce will give your business exposure, advertising opportunities, and the chance to network with other business owners.

FINDING THE RIGHT LOCATION FOR YOUR BUSINESS

Determine your type of business

This should include all of the functions of your business in order to ensure the location is appropriate for performing all of your business' operations. An example would be an auto parts retail store that also rebuilds engines: a retail location may be appropriate for parts sales, but not for auto repair. You must have a business address to apply for a business tax receipt.



Factors to consider

Many factors must be considered in the selection of the appropriate location for your business. For retail businesses, this includes proximity to customers, cost to buy vs. lease, visibility, access to parking, proximity to complimentary businesses, etc. For a manufacturer, other factors may be more important such as the availability of skilled labor and convenient truck access. The key is finding a location that satisfies all of these criteria and is properly zoned for your business.

Whom should I speak to first?

The City's Planning Division can verify that a particular location is properly "zoned" or allowed for your business. "Zoning" refers to the division of the city into various districts. The rules for each zoning district are outlined in the Land Development Regulations (the "zoning code"). It is recommended that you check with the Planning Division before entering into any lease or contract to purchase. Zoning regulations vary from city to city, so do not assume that your business will be appropriate in a zone by the same name in a different community. Note: CRA District has enhanced code requirements.

How can I find locations?

After meeting with the Planning Division to determine the appropriate zones, which permit your type of business, you can use the City of Zephyrhills's website to determine if potential locations are zoned for your business type. Another method is to work with a commercial real estate broker who can assist with finding an appropriate location.

REGULATORY CONSIDERATIONS

Now that you have defined your type of business and found some potential locations, you are ready to seek zoning approvals.

Zoning

A planner in the Planning Division can provide a free consultation for you in determining if your business is permitted at the location you desire. The planner will also review with you any zoning conditions, parking requirements or other types of approvals which may be required.

Conditional Use Permit (CUP)

Some uses in certain zoning districts require review and approval of a Conditional Use Permit (CUP). The purpose of the CUP is to ensure businesses are compatible with the surrounding uses. Typically, a CUP is required for businesses that have the potential to create noise, odors, or specific parking or traffic impacts. The CUP process is designed to insure that potentially impacted neighbors are both informed of and provided an opportunity to comment on the proposed

Parking

The amount of parking required by your city is determined by the type of business and geographic locations and is outlined in the Land Development Regulations. Some portions of downtown areas are classified as "parking exempt", meaning that the provision of on-site parking is not required by the business or owner. Alternative parking options may be explored to achieve required parking spaces. Your local Planning Division can assist you in determining the specific parking standard for your business.

SIGNS



Do I need a sign permit?

Yes. Your business will need a sign permit for new permanent signs or for changing the face of existing signs. All signs are reviewed by the Building Division. It is a good idea to check with the Building Division about what the regulations are before designing your sign. The CRA district has enhanced design standards.

What types of signs are permitted?

Allowable sign types and sizes are based upon zoning districts. Off-premises signage is prohibited.

Wall sign

- A sign applied or attached to a wall. The display surface is parallel to the wall.

Ground sign

- A sign which is supported by structures or supports in or upon the ground and independent of support from any building.

Projecting Sign

- A building sign projecting perpendicular from and supported by a wall of a building. These signs may not extend more than thirty-six (36) inches from the face of the wall.

Window sign

- A sign which is attached to the interior or exterior of the window, no more than 25% of window can be covered.

Directional sign

- A sign located at the exit or entrance of a premise that had two or more driveways.

Hanging sign

- A sign attached to and hanging vertically from an overhang, awning, arcade, or structural canopy of a building.

The **C**ommunity **R**edevelopment **A**rea (CRA), includes design standards which must be considered when designing signage. In these areas, signage grants may be available to provide matching grant funds for sign fabrication and installation.

SIGNS CONTINUED



How do I design a sign?

Typically, you will hire a sign company to design and manufacture your business signs. The Land Development Regulations contain the basic regulations for location and maximum size for each permanent sign type. The Community Redevelopment Area includes design standards which must be considered when designing signage. Signage Grants may be available to provide matching grant funds for sign fabrication and installation. A planner with the Planning Division can assist you in identifying whether or not your business is in one of these areas.

City of Zephyrhills: Planning Department at 813-780-0006.

Do I need a Building Permit?

Yes. Most signs require a building permit. Plans and specifications, usually prepared by the sign company, must be submitted for plan check with your City's Building Permit Division. Building code regulations will govern the proper method of attaching the sign to the building as well as any electrical wiring which may be required for sign illumination.

Can I have a Temporary Sign?

Yes, you may have a temporary sign for a maximum of 30 days. Balloons, Feather Banners, Flags, and Wind Sock Banners are prohibited.

Can I have an A-Frame Sign on the sidewalk?

Sidewalk signs are only allowed in Downtown zoning districts and are subject to permitting and design standards. General regulations include the allowance of one (1) sidewalk sign per ground floor retail business to be placed in front of the business premises during business hours. Signs are only allowed where the sidewalk or pedestrian walkway width allows and may not interfere with exits, fire hydrants, bike racks, sidewalk or wheelchair ramps, etc.

Please call the Planning Division for more information (813) 780-0006.

BUSINESS PARTNERS & RESOURCES

City -County -State- Government



Small Business Development Center

6013 Wesley Grove Blvd., Suite 202
Wesley Chapel, FL 33544
(813) 396-2708
<https://sbdctampabay.com/pasco/>

East Pasco Chamber of Commerce

38550 5th Ave.
Zephyrhills, FL 33542
(813) 782-1913
<https://www.eastpascochamber.org/>
vicki@eastpascochamber.org

SMARTstart Pasco Business Incubator

15029 14th Street
Dade City, FL 33523
(813) 388-2498
<http://smartstartpasco.com/>
dmitchell@pascoedc.com

Main Street Zephyrhills

5325 9th Street
Zephyrhills, FL 33542
(813) 780-1414
<https://mainstreetzephyrhills.org>
director@mainstreetzephyrhills.org

CareerSource Pasco / Hernando

15000 Citrus Country Dr. Suite 303
Dade City, FL 33523
(813) 377-1300
<https://www.careersourcepascohernando.com>
info@careersourcepascohernando.com

Pasco Economic Development Council

16506 Point Village Dr., Suite 107
Lutz, FL 33558
(813) 926-0827
Ashley Underdown
<https://pascoedc.com>
aunderdown@pascoedc.com

SCORE Pasco - Hernando Training & Mentorship

4532 US HWY 19, Suite 6
New Port Richey, FL 34652
(727) 842-4638
<https://pascohernando.score.org/>
info@score439.org

IRS Small Business Resources

<https://sba.gov>
Florida Department of State
<https://dos.myflorida.com/library-archives/research/florida-information/business/>
Sunbiz
<https://dos.myflorida.com/sunbiz/start-business/>

BUSINESS PARTNERS & RESOURCES

City of Zephyrhills



Community Redevelopment Agency (CRA)

5335 8th Street
Zephyrhills, FL 33542
(813) 780-0202
Gail Hamilton
ghamilton@ci.zephyrhills.fl.us

City of Zephyrhills –Utilities

5335 8th Street
Zephyrhills, FL 33542
John Bostic
(813) 780-0029
jbostic@ci.zephyrhills.fl.us

City of Zephyrhills –Planning Director

5335 8th Street
Zephyrhills, FL 33542
(813) 780-0006
Todd Vande Berg
tvandenberg@ci.zephyrhills.fl.us

Duke Energy - Business Customers

(877) 373-8477
<https://www.duke-energy.com/customer-service/business>

Withlacoochee Electric - Customer Service

(352) 567-5133
<https://www.wrec.net/>

City of Zephyrhills – Principal Planner

5335 8th Street
Zephyrhills, FL 33542
(813) 780-0201
Rodney Corriveau
rcorriveau@ci.zephyrhills.fl.us

Pasco County Tax Collector –East Pasco

14236 6th Street, Room 100
Dade City, FL 33526
(352) 521-4360
<http://www.pascotaxes.com/>

City of Zephyrhills –Building Department

5335 8th Street
Zephyrhills, FL 33542
(813) 780-0020
Kalvin Switzer
kswitzer@ci.zephyrhills.fl.us

Pasco County Tax Collector –Wesley Chapel

4610 Pet Lane, C101
Wesley Chapel, FL 33559
(813) 235-6020
<http://www.pascotaxes.com/>

OPENING A RESTAURANT

Thank you for choosing Pasco County to open your restaurant! Opening a restaurant is a significant undertaking which requires vision, cooperation, hard-work and patience. To help in the process, we have created this page as a guide as well as a checklist. The information is intended to show you what you will need to open a restaurant in our great city! In addition to the requirements outlined in the Business Start-Up Guide, the following is required for restaurants:



PLEASE TAKE NOTE:

Prior to choosing your location, contact your the Planning Department. They will help you determine the exact zoning specifications for your prospective site and will provide information on what will need to be done, if anything, to the site in order to meet regulations for your specific business needs.

City of Zephyrhills: Zoning and Future Land Use Maps can be found on the maps and demographics page: <http://www.ci.zephyrhills.fl.us/244/Maps-Demographics>, or you may call the Planning Department at 813-780-0006.

Licenses and Permits for Opening a Restaurant

If you are opening a new restaurant in Florida or are the new owner of an existing restaurant, you are required by law to obtain a business license from the Florida Department of Business and Professional Regulation's Division of Hotels and Restaurants before you can begin operation. Phone 850-487-1395, website: <http://www.myfloridalicense.com/DBPR/hotels-restaurants/>

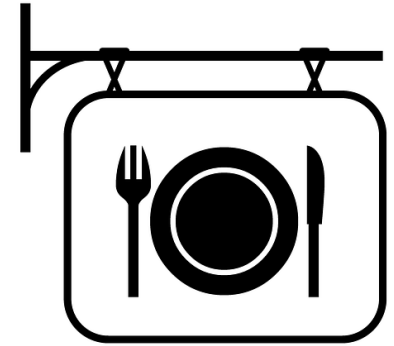
Food Service Plan Review

This requirement is applicable to (1) new restaurants, (2) remodeled restaurants, (3) re-opened restaurants that have been closed for at least one year and (4) restaurants that have been converted from another use. You must submit a food service plan to the Division of Hotels and Restaurants (DHR) for approval. For new restaurants, it is recommended that you submit the plan prior to construction to avoid costly modifications.

RESTAURANT CONTINUED

Application Forms

You must complete the appropriate application forms on the DHR website. If your restaurant will be serving alcohol, you will need to apply for a liquor license. If you have taken over an existing restaurant, you must apply to have the liquor license transferred to you.



License Fees

You will pay a license fee based on the type of food service operation you have and the number of seats. The DHR has a food service fee calculator on its website to help you determine the fee amount.

Sales Tax Registration

You must obtain a sales tax registration number from the Department of Revenue or obtain proof of exemption prior to opening.

Employer Identification Number (EIN). All businesses must register for an EIN or tax ID number.

Inspection

All restaurants are required to pass a safety and sanitation inspection before opening. You will need to contact the DHR directly to schedule an inspection.

Obtaining a Liquor License (If applicable)

If your restaurant will be serving alcoholic beverages, you must obtain a liquor license from the Florida DBPR., website:

<https://www.myfloridalicense.com/intentions2.asp?chBoard=true&boardid=400>



Pasco County Business Tax Receipts (formerly known as Occupational Licenses) are required for most businesses operating in Pasco County and they are created and maintained through our Pasco County Tax Collector offices.

The following information is typically required to complete the Business Tax Receipt application:

- Type of business, business name, physical location of the business, mailing address, telephone number, owner / manager name and telephone number
- Fictitious name registration or statement of exemption
- Federal Employer ID Number or Social Security Number
- Copy of state, county, or other regulatory license (if applicable)
- Date business opened in Pasco County

For more info go to <https://pascotaxes.com/>



The City of Zephyrhills has a number of standards and regulations to ensure a quality environment and protect your future investment. In general, the required City approvals for most new businesses include:

- **Business Tax Receipt** - All businesses located and/or operating inside city limits of Zephyrhills are required to pay an annual business tax to the city. A receipt for payment of the Business Tax is commonly referred to as a Business Tax “Receipt”. To get started, you will need:
 - ⇒ Federal ID Number
 - ⇒ Pasco County Business Permit
 - ⇒ Copy of Ownership type (LLC, Corp, etc.)
 - ⇒ Sales Tax Certificate
 - ⇒ Square Footage of Space
 - ⇒ 3 contacts for emergencies
- **Zoning Approvals**– This is required to ensure that the type of business and the building are appropriate to the neighborhood. Other permits may be required for specific business types.
- **Building Permits**– May be required to ensure conformance with building codes and life-safety requirements.

For more information, go to: <https://www.ci.zephyrhills.fl.us/162/Building-Department>



Zephyrhills Economic Development Coalition

38550 5th Ave. Zephyrhills, FL 33542

(813) 782-1913 ext. 101

E-mail: ceo@eastpascochamber.org