

Guide to Doing Business in New Orleans



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*Fully Committed to the Creation of Employment and Wealth Generating Opportunities for the
Citizens of the City of New Orleans*

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SECTION 1

Introduction

✧ A Message from the City of New Orleans

Introduction

The City of New Orleans Office of Recovery and Development Administration is dedicated to the recovery of our city, creation of employment and wealth generating opportunities for the citizens of the City of New Orleans. The offices within the Office of Recovery and Development Administration include employees and volunteers of New Orleans who are firmly committed to the enhancement of the quality of life for the citizens of this great city. To this end, the offices sponsor activities and manage programs, which interface with the business and entrepreneurial interests of our city. The Office of Recovery and Development Administration consist of Executive Office, Federal & State Reimbursement, Infrastructure & Environmental Planning, Environmental Affairs, Resource Development, Strategic Planning, Administrative Support, NSA N.O. Advisory Task Force, Public Benefit Corporation, French Market Supplier Diversity, Public Assistance Oversight, Code Enforcement, Safety & Permits Historic District Landmark Commission, Vieux Carre Commission, Economic Development (International, Business Retention & Expansion, Marketing, Arts and Entertainment, Film Commission), Housing Renewal, Office of Planning and Resources, Construction Bureau, Community Services and Facilities, JOB1 Workforce Development and Target Area Implementation





City of New Orleans Guide to Doing Business



Thank you for your interest in doing business in the City of New Orleans. New business means new jobs and greater opportunities to generate wealth for the citizens of New Orleans. We value your investment in this great city and are available to assist you in meeting your goal of starting and growing your business.

The Guide to doing Business has been designed to help prospective business owners assess their needs relating to local and state requirements for doing business in the City of New Orleans and to help navigate you through the process. Simply put, the goal is to smooth the process of obtaining all licensing needed to allow you to open your doors for business and inform you of business opportunities available.

This informative business guide serves as a comprehensive overview of the areas of concern to you, the prospective business owner and current business owners.

The *Guide to Doing Business in New Orleans* is a helpful resource guide that will help you answer such questions as:

- What are the advantages and disadvantages of starting my company as a sole proprietor, partnership, limited liability company or corporation?
- How do I file for a tradename, trademark, partnership, limited liability company or corporation for my business?
- How do I apply as a Disadvantage Business Enterprise (DBE)?
- Where can I get free legal and accounting assistance to help establish my company?
- What kinds of licenses/permits do I need to operate my business?
- Where can I go to get help with writing my business plan?
- What kinds of businesses are allowed as home-based businesses?
- What kind of zoning issues affect my business location?
- What is the occupational license fee structure?
- Do I need a tax identification number?
- How do I get a state tax identification number?
- How do I get a federal tax identification number?
- How do I get a building permit to perform work to my business site?
- How do I get a street vendor's license/permits?
- How do I get special events licenses/permits?
- Where do I apply for a health permit?
- What do I need to do if my business will sell alcohol beverages?

This comprehensive guide was designed to help you answer these questions and more. Additionally, the *Guide to Doing Business in New Orleans* will serve to acquaint you with The Office of Recovery and Development Administration, its sub-offices and what is expected of you from the various agencies within City Hall that participate in the business licensing process.

The information contained in the *Guide to Doing Business in New Orleans* has been designed to inform you of all of the necessary requirements you will need to meet in order for you to open for business and business opportunities that may be available. Therefore, you are strongly advised to read this guide carefully.

The processing time for all occupational licenses is approximately 7 to 10 business days. Please allow for this amount of time when determining your opening date. This processing time will include a review of your application by the Department of Safety & Permits to assess whether your proposed location is in

compliance with current zoning and building code regulations. In addition, your business will be registered with the Department of Finance/Bureau of Revenue for your local Tax Identification Number. Registration of your business with the Department of Finance/Bureau of Revenue will result in the issuance of a temporary occupational license good for 60 days followed by the permanent occupational license.

If after reading the *Guide to Doing Business in New Orleans* you feel the need for further assistance from the City of New Orleans, you may visit the Business Service Center at ((504)) 658-.

Again, we are pleased that you have chosen the City of New Orleans as the home of your business. We are excited about the chance to help the City of New Orleans recover, grow and prosper.

Good luck on your business venture and thank you for your part in helping to *Rebuild New Orleans*.



Rethink • Renew • Revive

C. Ray Nagin, Mayor

SECTION 2

Meeting Legal Requirements

- ✧ Key Agencies
- ✧ Zoning Requirements
- ✧ Site Considerations
- ✧ Filing for a Certificate of Occupancy
- ✧ Home Occupations
- ✧ Obtaining a Building Permit
- ✧ State Licensing
- ✧ Permit/License
- ✧ Categories

Key Agencies

The City Planning Commission

The City Planning Commission is the governing body that writes and recommends adjustments to the New Orleans Comprehensive Zoning Ordinance. It also handles zoning and map changes, conditional use applications, interim zoning districts, and subdivisions. The City Planning Commission makes recommendations on land use issues to the City Council. For more information call (504) 658-7000.

The Department of Safety & Permits

The Department of Safety & Permits issues building, electrical and mechanical (including air-conditioning, refrigeration and gas) permits. They determine if commercial and residential structures meet all Zoning, Building and Life Safety codes through the plan review process and inspections. Before your Occupational and/or ABO (Alcohol Beverage Outlet) License can be approved, Safety and Permits must approve the zoning. Home-based businesses must also receive zoning approval before you receive your Certificate of Occupancy. For information call (504) 658-7125.

The Vieux Carre Commission (VCC)

Any business attempting to operate within the Vieux Carre area, commonly known as the French Quarter, will have to receive approval from the Vieux Carre Commission as well as Safety & Permits. The French Quarter is defined as the area bounded by the uptown side of Esplanade Avenue, the river side of Rampart Street, the downtown side of Iberville Street and the Mississippi River. The Vieux Carre Commission coordinates with other departments and agencies in the evaluation of a licenses and permits for all French Quarter establishments. For more information contact the Vieux Carre Commission at (504) 658-1420.

The Historic District Landmark Commission (HDLC)

Any business activity that will involve maintenance and repair, altering the appearance of a building, major alterations and additions to an existing building, new construction or demolition of a building within a designated Historic District may be subject to review by the HDLC. To find out if the proposed site of your business activity falls within such an area contact the HDLC at (504) 658-7040.

The Taxicab Bureau

The Taxicab Bureau is responsible for the regulation of the City's for-hire ground transportation industry. This includes the inspection of all vehicles, the issuance of permits, and if applicable a Certificate of Public Necessity and Convenience (CPNC) to all owners and/or operators of taxicabs, carriages, tour buses and limousine services operating within the City. For more information call (504) 658-7102.

Zoning Requirements

The City of New Orleans Comprehensive Zoning Ordinance regulates the location of various types of land uses involving different types of businesses. A business cannot operate at a certain location unless permitted by the zoning ordinance. This may require the issuance of a Certificate of Occupancy. (The Certificate of Occupancy, issued by the Department of Safety and Permits, gives authorization to conduct the specified activity in a given location.)

If you are unsure if your business can operate at a certain location and seek further assistance on zoning related issues, please feel free to visit the Department of Safety & Permits, City Hall, Suite 7E05, 1300 Perdido Street, New Orleans, LA 70112, (504) 658-7125.

New Orleans' Zoning Ordinance permits certain land uses as "permitted uses" within certain zoning districts. The following list gives a brief description of the zoning districts where retail, office and industrial

uses are usually permitted. These brief descriptions are only intended as a guide, and you should check with the Department of Safety and Permits to ensure that your business is permitted at your desired location.

Retail uses are generally permitted in the following Zones.

B-1: To provide primarily for convenient retail uses, selected personal uses and professional offices to serve the needs of a relatively small area, primarily nearby low-density residential neighborhoods.

B-1A: To provide primarily for convenient retail uses, selected personal uses and professional offices to serve the needs of surrounding residential areas.

B-2: To provide primarily for retail shopping and personal services uses usually for nearby medium density residents.

C-1: For a wide variety of commercial and miscellaneous service activities, generally servicing a wide area and located particularly along certain existing major thoroughfares where a general mixture of commercial and service activity now exists. The district is intended for intensely developed areas.

C-1A: General commercial, miscellaneous services and residential uses where they exist now. The district regulations are designed to encourage a proportionate mixture of commercial and residential activity to encourage the retention of existing historic and architecturally significant structures and to encourage compatibility with adjacent or nearby land uses and the general character of the area.

C-2: For a wide variety of commercial, miscellaneous service and multiple-family uses where they exist now. Basically the same as C-1 and C-1A but is intended for application in intensely developed or developing areas.

CBD 1-8: Mixture of general office and retail uses in the Central Business District.

Offices are usually permitted in the following Zones and some industrial Zones:

MS: For medical services including clinics, hospitals and offices for physicians, surgeons, dentists etc.

RO: For use as professional, general administrative and sales offices.

R0-1: Retail shopping, professional services, personal services, office and residential uses along Canal Street.

CBD 1-8, B-1, B-1A, B-2, C-1, C-1A, and C-2: Can also provide for general office use.

Industrial uses are usually permitted in the following districts:

SI: For certain types of business and manufacturing near residential districts known as an "Industrial Park".

LI: To provide light manufacturing, fabricating, processing, wholesale distribution and warehousing uses.

HI: To provide for industrial operations of all types except hazardous industries.

“Conditional Use” means that certain businesses that otherwise would not be permitted may receive approval to operate in a certain area. This requires City Planning Commission and City Council approval.

“Home occupations” are permitted in residences but must comply with special regulations.

The zoning ordinance also regulates building heights, floor areas, lot area coverage, setbacks (yards), parking, signs, loading space, and landscaping. Owners of lots and buildings which are in conflict with the zoning ordinance may in some instances apply for a “variance” through the Board of Zoning Adjustments.

On occasion, the City Council imposes temporary moratoriums or interim zoning requirements on certain uses in certain areas. Therefore, it is important to check with the Department of Safety & Permits and the City Planning Commission to ensure that your proposed business is not subject to a temporary moratorium or interim zoning requirement.

A business is allowed to continue operating in a neighborhood that has been re-zoned from residential to commercial. This is called a “non-conforming use.” However, if such a business closes, the property can lose its non-conforming status. In those cases, a new business would not be allowed to open at the location. The Department of Safety & Permits can verify that a proposed is permitted at a certain location. Remember, it is very important to verify zoning requirements with the Department of Safety & Permits before you sign a lease, purchase property, or make improvements. For more information, please feel free to visit:

The Zoning Administrator
The Department of Safety & Permits/Zoning
City Hall, Suite 7E05
1300 Perdido Street, New Orleans, LA 70112
(504) 658-7125 / www.cityofno.com
Monday – Friday / 8:00 a.m. – 4:00 p.m

Site Considerations

When choosing a location for a business, consider the nature of your service or product and who your customers will be. Consider the area you would like to serve.

Commercial	Seasonal	Tourist
Industrial	Residential	Educational or Institutional

Retail businesses usually desire to select a location where there is a lot of walk-in trade. Therefore, desired locations may include: a shopping center or a main street. Wholesalers, distributors and manufacturers need more space at lower cost per square foot, require less visibility and also need truck or loading access. Business and professional services tend to look for office buildings, professional centers or upper floors above retail businesses. In selecting a location, consider these factors in addition to zoning:

Cost or Rent for Space	Parking for Employees
Visibility	Highway, Street or Walk-in Access
Compatibility with Nearby Businesses	Image
Loading Space	Parking for Customers

For information on specific commercial areas in the parish contact one of the following agencies.

- 1) University of New Orleans Real Estate Market Data Center (504)) 280-6739
- 2) Local Commercial Real Estate Agencies

Certificate of Occupancy

One can also seek advice and ideas by talking to relevant trade associations, equipment and product suppliers, and business owners with experience in your field.

One of the most important steps to starting a business in Orleans Parish is to determine whether a certificate of occupancy is required for the commercial space you wish to occupy.

Most commercial buildings have an existing Certificate of Occupancy for the property. It may be necessary to obtain a new Certificate of Occupancy under the following conditions: use of the property will change, the building does not meet current building code standards for the proposed use, or the building has been out of use for over six months.

To obtain a Certificate of Occupancy, complete an “Application for a Building Permit” and pay the appropriate fee (if stamped architect/engineer plans are required, the fee is one-tenth of one percent of the total cost of the job; if stamped architect/engineer plans are not required, it is a \$50.00 base fee plus \$5.00 per every \$1,000.00 of total cost of job). The Department of Safety & Permits will make arrangements for a building inspector to inspect the premises. Final issuance of a Certificate of Occupancy requires an average of 7 to 10 business days, assuming there are no violations of the building code ordinance. Applications can be filed with:

Department of Safety & Permits Building Division

City Hall, Suite 7E05

1300 Perdido Street, New Orleans, LA 70112

((504)) 658-7130 / www.cityofno.com

Monday – Friday / 8:00 a.m. – 4:00 p.m.

The Certificate of Occupancy ensures that your business location complies with all current zoning and building laws. An inspection of the premises is required when the use or the occupant changes. Keep your Certificate of Occupancy on file for future reference.

If you plan to or are required to make alterations or repairs, see the section “Obtaining a Building Permit” for more information. No inspection will be made unless:

- The applicant or authorized representative is present on the premises
- Utility services are established and operating
- All equipment has been installed and connected

Compliance is ultimately your responsibility. Before finalizing any purchase or lease contract, it is important to determine what repairs and alterations to the property are needed and to agree on which party will pay for them.

Home Occupations

Orleans Parish permits individuals to operate certain types of businesses within their homes under certain limitations. Home based business owners must secure a Certificate of Occupancy prior to the commencement of operation.

To obtain a Certificate of Occupancy two forms must be filed. These are: “Acknowledgment of Limitations for Home Occupations” and an application for an occupational license. To register the home as an office

location, there is a one-time fee of \$150; the occupational license Fee is \$50.00.

Some examples of permitted home occupations include: grass cutting, consultant, contractor, professional office (attorney, accountant) (operating by appointments only), musician and clothing alterations.

Certain limitations apply:

- No **commercial** size signs
- No displays or walk-in sales of merchandise
- No employees except those who live on the premises
- No more than 15% of the home can be used as office space
- No storage of commercial materials or commercial vehicles over one ton

There are other limitations that may apply to home occupations. Check with the Department of Safety & Permits at ((504)) 658-7125 for additional information before making any decisions to proceed with operating a business in your home.

Obtaining a Building Permit

All new construction and most alterations or renovations require a building permit. To obtain a building permit, go to the Department of Safety and Permits and file an application for a building permit. In most cases, you will need two (2) sets of stamped plans prepared by your architect or engineer. The Plan Review process takes from 10 to 15 working days. Once your building permit has been approved, you will also need to obtain electrical and mechanical permits when applicable. Only your licensed electrical or mechanical contractor can apply for these permits.

Building permit fees are based on the valuation of the work to be done and the fee includes all required inspections. If plans are required, there is an additional fee for the plan review.

Periodic site inspections may occur while work is in progress. A final inspection is made upon completion of the work. Once all construction has been satisfactorily completed, you are ready to receive a Certificate of Occupancy.

Department of Safety & Permits Building Division

City Hall, Suite 7E05

1300 Perdido Street, New Orleans, LA 70112

((504)) 658-7130 / www.cityofno.com

Monday – Friday / 8:00 a.m. – 4:00 p.m.

State Licensing Requirements

Many businesses operating within the City of New Orleans must meet both state and local requirements before being granted a license to operate. Several types of businesses are required to meet state requirements in such areas as health, fire safety, labor, and taxes. Some common examples of businesses needing to meet state requirements:

Landscape Architects
Lawn & Garden Services
Tree Services & Ornamental
Retail Motor Vehicles (New & Used)

Nursing Home
Residential Care Center
Hospital
Psychiatric Hospital

Cafeteria/Restaurant
Catering
Coffee House
Fast Food Restaurant
Small & Large Group Homes
Any business involving the sale of alcohol
Rooming & Boarding House

Rehabilitation Center
Adult Day Care Center
Day Care Center
Nursery School
Hotel/Motel
Tourist Guides
Social Services

To find out if your business needs to obtain any kind of state licensing please contact:

Secretary of State
Jay Dardenne
First Stop Shop Division
Post Office Box 94125, Baton Rouge, LA 70804-9125
(225) 925-4584 / www.sos.louisiana.gov
Monday – Friday / 8:00 a.m. – 4:30 p.m.

Business Structures

Information Provided by SBA

Sole Proprietorship

The sole proprietorship is a simple, informal structure that is inexpensive to form; it is usually owned by a single person or a marital community. The owner operates the business, is personally liable for all business debts, can freely transfer all or part of the business, and can report profit or loss on personal income tax returns. The vast majority of small businesses start out as sole proprietorships. These firms are owned by one person, usually the individual who has day-to-day responsibilities for running the business. Sole proprietors own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, you are one in the same with the business.

Advantages of a Sole Proprietorship

- Easiest and least expensive form of ownership to organize.
- Sole proprietors are in complete control, and within the parameters of the law, may make decisions as they see fit.
- Sole proprietors receive all income generated by the business to keep or reinvest.
- Profits from the business flow directly to the owner's personal tax return.
- The business is easy to dissolve, if desired.

Disadvantages of a Sole Proprietorship

- Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.
- May be at a disadvantage in raising funds and are often limited to using funds from personal savings or consumer loans.
- May have a hard time attracting high-caliber employees or those that are motivated by the opportunity to own a part of the business.
- Some employee benefits such as owner's medical insurance premiums are not directly deductible from business income (only partially deductible as an adjustment to income).

Federal Tax Forms for Sole Proprietorship

(only a partial list and some may not apply)

- Form 1040: Individual Income Tax Return
- Schedule C: Profit or Loss from Business (or Schedule C-EZ)
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Form 4562: Depreciation and Amortization
- Form 8829: Expenses for Business Use of your Home
- Employment Tax Forms

Limited Liability Company (LLC)

The LLC is generally considered advantageous for small businesses because it combines the limited personal liability feature of a corporation with the tax advantages of a partnership and sole proprietorship. Profits and losses can be passed through the company to its members or the LLC can elect to be taxed like a corporation. LLCs do not have stock and are not required to observe corporate formalities. Owners are called members, and the LLC is managed by these members or by appointed managers. The LLC is a relatively new type of hybrid business structure that is now permissible in most states. It is designed to provide the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership. Formation is more complex and formal than that of a general partnership.

The owners are members, and the duration of the LLC is usually determined when the organization papers are filed. The time limit can be continued, if desired, by a vote of the members at the time of expiration. LLCs must not have more than two of the four characteristics that define corporations: Limited liability to the extent of assets, continuity of life, centralization of management, and free transferability of ownership interests.

Federal Tax Forms for LLC

Taxed as partnership in most cases; corporation forms must be used if there are more than 2 of the 4 corporate characteristics, as described above.

General Partnership

Partnerships are inexpensive to form; they require an agreement between two or more individuals or entities to jointly own and operate a business. Profit, loss, and managerial duties are shared among the partners, and each partner is personally liable for partnership debts. Partnerships do not pay taxes, but must file an informational return; individual partners report their share of profits and losses on their personal return. Short-term partnerships are also known as joint ventures. In a Partnership, two or more people share ownership of a single business. Like proprietorships, the law does not distinguish between the business and its owners. The partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners can be bought out, and what steps will be taken to dissolve the partnership when needed. Yes, it's hard to think about a breakup when the business is just getting started, but many partnerships split up at crisis times, and unless there is a defined process, there will be even greater problems. They also must decide up-front how much time and capital each will contribute, etc.

Advantages of a Partnership

- Partnerships are relatively easy to establish; however time should be invested in developing the partnership agreement.
- With more than one owner, the ability to raise funds may be increased.
- The profits from the business flow directly through to the partners' personal tax returns.
- Prospective employees may be attracted to the business if given the incentive to become a partner.
- The business usually will benefit from partners who have complementary skills.

Disadvantages of a Partnership

- Partners are jointly and individually liable for the actions of the other partners.
- Profits must be shared with others.
- Since decisions are shared, disagreements can occur.
- Some employee benefits are not deductible from business income on tax returns.
- The partnership may have a limited life; it may end upon the withdrawal or death of a partner.

Types of Partnerships that should be considered:

1. General Partnership
Partners divide responsibility for management and liability as well as the shares of profit or loss according to their internal agreement. Equal shares are assumed unless there is a written agreement that states differently.
2. Limited Partnership and Partnership with limited liability
Limited means that most of the partners have limited liability (to the extent of their investment) as well as limited input regarding management decisions, which generally encourages investors for short-term projects or for investing in capital assets. This form of ownership is not often used for operating retail or service businesses. Forming a limited partnership is more complex and formal than that of a general partnership.
3. Joint Venture
Acts like a general partnership, but is clearly for a limited period of time or a single project. If the partners in a joint venture repeat the activity, they will be recognized as an ongoing partnership and will have to file as such as well as distribute accumulated partnership assets upon dissolution of the entity.

Federal Tax Forms for Partnerships

(only a partial list and some may not apply)

- Form 1065: Partnership Return of Income
- Form 1065 K-1: Partner's Share of Income, Credit, Deductions
- Form 4562: Depreciation
- Form 1040: Individual Income Tax Return
- Schedule E: Supplemental Income and Loss
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Employment Tax Forms

C Corporation (Inc. or Ltd.)

This is a complex business structure with more startup costs than many other forms. A corporation is a legal entity separate from its owners, who own shares of stock in the company. Corporations can be created for profit or nonprofit purposes and may be subject to increased licensing fees and government regulation than other structures. Profits are taxed both at the corporate level and again when distributed to shareholders.

Shareholders are not personally liable for corporate obligations unless corporate formalities have not been observed; such formalities provide evidence that the corporation is a separate legal entity from its shareholders. Failure to do so may open the shareholders to liability of the corporation's debts. Corporate formalities include:

- issuing stock certificates
- holding annual meetings
- recording the minutes of the meetings
- electing directors or ratifying the status of existing directors

Corporations should always be assisted by a qualified attorney.

A corporation chartered by the state in which it is headquartered is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed, it can be sued, and it can enter into

contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

Advantages of a Corporation

- Shareholders have limited liability for the corporation's debts or judgments against the corporations.
- Generally, shareholders can only be held accountable for their investment in stock of the company. (Note however, that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes.)
- Corporations can raise additional funds through the sale of stock.
- A corporation may deduct the cost of benefits it provides to officers and employees.
- Can elect S corporation status if certain requirements are met. This election enables company to be taxed similar to a partnership.

Disadvantages of a Corporation

- The process of incorporation requires more time and money than other forms of organization.
- Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.
- Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible from business income; thus it can be taxed twice.

Federal Tax Forms for Regular or "C" Corporations

(only a partial list and some may not apply)

- Form 1120 or 1120-A: Corporation Income Tax Return
- Form 1120-W Estimated Tax for Corporation
- Form 8109-B Deposit Coupon
- Form 4625 Depreciation
- [Employment Tax Forms](#)
- Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

Sub Chapter S Corporation (Inc. or Ltd.)

This structure is identical to the C Corporation in many ways, but offers avoidance of double taxation. If a corporation qualifies for S status with the IRS, it is taxed like a partnership; the corporation is not taxed, but the income flows through to shareholders who report the income on their individual returns. A tax election only; this election enables the shareholder to treat the earnings and profits as distributions and have them pass through directly to their personal tax return. The catch here is that the shareholder, if working for the company, and if there is a profit, must pay him/herself wages, and must meet standards of "reasonable compensation". This can vary by geographical region as well as occupation, but the basic rule is to pay yourself what you would have to pay someone to do your job, as long as there is enough profit. If you do not do this, the IRS can reclassify all of the earnings and profit as wages, and you will be liable for all of the payroll taxes on the total amount.

Federal Tax Forms for Subchapter S Corporations

(only a partial list and some may not apply)

- Form 1120S: Income Tax Return for S Corporation
- 1120S K-1: Shareholder's Share of Income, Credit, Deductions
- Form 4625 Depreciation
- Employment Tax Forms
- Form 1040: Individual Income Tax Return
- Schedule E: Supplemental Income and Loss

- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

Additionally, the Secretary of State offers a variety of services that can assist potential business owners get all the information they need to embark upon a successful business venture. The Secretary of State can supply information on:

- Where to go for help and advice for state and quasi-governmental agencies which help individuals develop businesses.
- Filing for all corporate documents, including filing for trade names, trademarks, limited liability companies and registered partnerships.

For more information or a listing of the full range of services offered by the Louisiana Secretary of State contact:

Secretary of State
Jay Dardenne
Commercial Division
Post Office Box 94125, Baton Rouge, LA 70804
(225) 925-4704 / www.sos.louisiana.gov
Monday – Friday / 8:00 a.m. – 4:30 p.m.

A **Federal** employer identification number, or EIN, is also known as a taxpayer identification number, or TIN. A sole proprietorship with no employees and files no excise or pension tax returns and a LLC with a single owner not filing employment tax returns are the only businesses that do not need an employer identification number. In these instances, the sole proprietor/LLC single owner uses his or her social security number as the taxpayer identification number. To obtain more information contact:

Internal Revenue Service
1555 Poydras Street, Suite 2100
New Orleans, LA 70112
(800) 829-4933 / (800) 829-1040 / www.irs.gov
Monday – Friday / 8:30 a.m. – 4:30 p.m.

A Louisiana **State** tax Identification number is needed when (a) The sale of tangible personal property in this state (b) The use, consumption, distribution, or storage for use or consumption in this state of any tangible personal property (c) The lease or rental within this state of any item or article of tangible personal property and (d) The sales of certain services as defined in Revised Statute 47:301(14). Those services are the furnishing of sleeping rooms by hotels; the sale of admissions to places of amusement and to athletic and recreational events, and the furnishing of privileges of access to amusement, entertainment, athletic, or recreational facilities; the furnishing of storage or parking privileges by auto hotels and parking lots; the furnishing of printing and over printing; the furnishing of laundry, cleaning, pressing, and dyeing services; the furnishing of cold storage space and the preparation of property for such storage; the furnishing of repairs to tangible personal property; and the furnishing of intrastate telecommunications services. All sales, use, consumption, distribution, storage for use or consumption, leases, and rentals of tangible personal property are taxable, unless an exemption or exclusion is provided by law for a particular transaction. In the case of service transactions, only the particular transactions enumerated in the law are taxable. To obtain more information contact:

Louisiana Department of Revenue
1555 Poydras St. Suite 2100
New Orleans, LA 70112-3707
(504) 568-5233 / 225-219-7318 / <http://revenue.louisiana.gov>
Monday – Friday / 8:00 a.m. – 4:00 p.m.

Permit/License Categories

These instructions are intended to provide a summary of information concerning some of the most common permit or local tax liabilities and filing requirements for businesses. Please review these tax/license categories to familiarize yourself with local tax requirements.

Occupational License

Each person pursuing any trade, profession, vocation, calling or business located or operating within this city, unless exempt by city law, is required to file annually for an Occupational License and pay a license tax. The Occupational License tax is based on a sliding scale according to the revenue generated by the business. A new business must pay a tentative tax equivalent to the minimum tax associated with the scale for that type of business. Most licenses are an initial fee of \$50.00. After a month or so of operation, the business will receive an Amended Application from the City. Its purpose is to compute the balance of the tax, if any, due to the City for the year.

Sales and Use Tax

Businesses are required to file and remit appropriate sales taxes by the 20th of the month following the period covered for any of the following transactions which are taxable under the Sales and Use Tax Ordinances of the City of New Orleans:

- The sale of tangible personal property at retail in this city
- The use, consumption, distribution, or storage for use or consumption in this city of any tangible personal property
- The lease or rental within this city of any item or article of tangible property
- The sale of services as defined in the Code of the City of New Orleans.

Chain Store License

Each person engaged in the business of operating or maintaining as part of a group or chain, any store or stores in this city where goods, wares, merchandise or commodities of every description whatsoever are sold or offered for sale at retail under the same general management, supervision, ownership and/or control, commonly known as branch or chain stores is required to file annually for a Chain Store license and pay a license tax. This license tax is in addition to any other license and/or taxes prescribed or authorized under the laws of the City of New Orleans.

Mayoralty Permits

Mayoralty Permits, rather than occupational licenses, cover a variety of business activities which are not permanent in nature, or are conducted on public property. These include: mobile vendors, special events, garage sales, small bed and breakfasts (5 rooms or less), Mardi Gras activity, etc. For more information on how to apply please call the Department of Finance/Bureau of Revenue at ((504)) 658-1600 / (504) 658-1655. Monday – Friday/9:00 a.m. – 4:00 p.m.

Alcoholic Beverage Permits

All prospective business owners falling into the following categories are advised to apply with the Department of Finance/Alcohol and Beverage Division for all necessary licenses/permits, including the occupational license, as a part of meeting the requirements for a liquor license. For more information contact the Department of Finance/Alcohol and Beverage Division, located at 1300 Perdido Street, Room 1W15, New Orleans, LA 70112, ((504)) 658-1674. Monday – Friday/9:00 a.m. – 4:00 p.m. A State license is also required.

- Anyone attempting or offering to sale alcoholic beverages
- Anyone importing or exporting alcoholic beverages
- Anyone manufacturing, distilling or rectifying alcoholic beverage
- Anyone who have in their possession alcoholic beverages for sale, handling, storage or

distribution at wholesale or retail

Special Annual Operating License

Any person or entity transacting or engaging in any business or profession who does not have a place of business within Orleans Parish. Such a transient or foreign business shall have obtained a special annual operating license, in lieu of the occupational license. For more information contact the Department of Finance/Bureau of Revenue at ((504)) 658-1600 / (504) 658-1655.

Amusement Tax Permit & Operator's License

An "amusement tax" applies to places where live entertainment is performed and to places of amusement such as movie houses, amusement parks, museums, etc. Contact the Department of Finance/Bureau of Revenue at ((504)) 658-1600 / (504) 658-1655 for information on the amusement tax.

Please note that this represents a partial list of tax/license categories. For a complete listing of all tax/license categories, tax law information and tax rates, please contact the Department of Finance/Bureau of Revenue at ((504)) 658-1600 / (504) 658-1655.

SECTION 3

Programs to Assist New Orleans Businesses

- ✧ Recording Your Business Name
- ✧ Loan Programs and Financing Resources
- ✧ Tax Incentives
- ✧ Office of Recovery and Development Administration
(ORDA) Agencies
- ✧ Business Resource Guide
- ✧ Useful Numbers

Recording Your Business Name

Recording Your Business Name

The Register of Conveyances can help you to record the name under which your business entity will operate. They will assist you by performing a name search to ensure that no other business entity in the New Orleans area is currently using the same name. For further information on how to record your business name, contact the Register of Conveyances, 1340 Poydras Street, 4th Floor, New Orleans, LA 70112, at ((504)) 592-9170. Monday - Friday

Please be aware that the name search conducted by the Register of Conveyances is for the New Orleans area only. The Secretary of State also provides a similar service for the entire State of Louisiana. For more information contact the Secretary of State at (225) 925-4704.

Loan Programs and Financing Resources

The following programs are offered to new and expanding businesses by the City of New Orleans through the **Regional Loan Corporation (RLC)**. The RLC, a private non-profit organization, manages several City-sponsored financing programs for business development. For more information visit www.rlbsbidco.com or call the RLC at ((504)) 524-6172.

SBA (504) - A loan program offering low down-payment, low fixed-rate long term financing for land, equipment, leasehold improvements, construction, and building acquisitions. Minimum project size is \$120,000 and some bank participation is required. The maximum loan amount is \$1,000,000.

EDA (Economic Development Administration) –

- **Asset purchases (land and buildings, machinery, equipment, furniture, fixtures)**
- **Plant construction, expansion or leasehold improvements (some restrictions apply)**
- **Inventory**
- **Working capital and professional fees**
- **Loan amounts from \$25,000 to \$250,000**
- **Fixed, below prime interest rates with five to ten year repayment terms, longer on real estate**
- **Minimal equity requirements**
- **Subordinate collateral positions acceptable**

Specialty Business and Industrial Development Corporation (SBIDCO) - SBIDCO is a private for-profit community development financial institution formed to provide mezzanine and near-equity capital to small and medium-sized businesses. Funds can be used for land, equipment, inventory, working capital, franchise fees, leveraged buy-outs and business acquisitions. Loans range from \$25,000 to \$450,000 depending upon the nature of the request. The interest rate and/or overall rate of return sought by SBIDCO is commensurate with the risk undertaken. SBIDCO also has been licensed by SBA to do SBA-guaranteed loans. Some bank participation is preferred.

The United States Small Business Administration (SBA) operates several loan and financing programs. For more information contact the SBA at (800) 8-ASK-SBA or (202) 205-7064 fax.

U.S. Small Business Administration, Section (504) Certified Development Company Program - The U.S. Small Business Administration (SBA) provides long-term financing to small businesses through its Certified Development Company Program. The program makes loans available for acquiring land, buildings, machinery and equipment, and for building, modernizing, renovating or restoring existing facilities and sites.

Small General Contractor Loans

The U.S. Small Business Administration (SBA) makes regular business loans to small general contractors to finance construction or renovation of residential or commercial buildings that will be offered for sale. These loans are available only under the guaranty loan program.

Handicapped Assistance Loans

Disabled individuals and public or private nonprofit organizations for the employment of the handicapped can get U.S. Small Business Administration (SBA) financing for starting, acquiring or operating a small business. The loans are available under the Handicapped Assistance Loan Program.

CAPLines Loan Program

CAPLines is the U.S. Small Business Administration's umbrella lending program that helps small businesses meet their short-term and cyclical working-capital needs. For more information: The SBA has offices located throughout the U.S. For the one nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk at (800) 8-ASK-SBA or (202) 205-7064 (fax)

Industrial Development Board (IDB Financing)

The Industrial Development Board of the City of New Orleans, Louisiana, Inc. (the "Board") was created in 1972 by the Council of the City of New Orleans to promote the retention, expansion and attraction of business and commercial enterprises in Orleans Parish and to expand employment opportunities.

Assistance is provided through the issuance of long-term, fixed-asset, tax-exempt revenue bonds generally from \$500,000 to \$10,000,000 to acquire land, to construct, purchase or renovate buildings, and to acquire and install machinery and equipment.

The Board can issue bonds without the necessity of calling a public bond election or having a public sale of bonds. Financing projects by the Board can usually be accomplished at lower interest rates than those obtainable for conventional financing. Although there are additional costs required to secure tax-exempt revenue bond financing, which would not be incurred in a conventional financing, significant savings in total financing costs can be achieved and many of the associated fees can be paid by the proceeds of the bonds.

At this time, the Industrial Development Board operates in conjunction with the Division of Economic Development, Office of Urban Development. For further information contact the Director of Urban Development at ((504)) 220-7584.

Louisiana Economic Development Corporation

The Louisiana Economic Development Corporation manages several financing programs for business development which include:

Small Business Loan Program - A \$1million limit for guarantee or participation for purchase of fixed assets, equipment or machinery, line of credit for accounts receivable and/or inventory.

Tax Incentives

Small Business Linked Deposit - A state-owned CD is placed with a financial institution at 3% less than normal investment rates to reduce a small business loan interest rate by 3%.

Restoration Tax Abatement Program

Property owners may have ad valorem taxes abated for a five-year period on the improvements made to an existing business during which time assessments and property taxes would remain at their pre-improvement

value. The building must be in a historic, downtown development or economic development district. New Orleans has many qualifying districts.

Ten Year Industrial Tax Exemption Program

Exemptions from ad valorem property taxes are offered to new and expanding manufacturers for buildings, machinery, equipment, and improvements to industrial land for an initial five years with a five year renewal option.

Inventory Tax Credit Program

Manufacturers, distributors and retailers are allowed to credit a percentage of the amount of local inventory taxes paid against state corporate income and franchise tax liability.

Jobs Tax Credits & Sales Tax Exemptions

Enterprise Zone Program - Businesses who expand or locate in a designated enterprise zone are eligible for a state income or corporate franchise tax credit of \$2500 for each new employee hired and rebate of a portion of City and State sales/use taxes paid on equipment, machinery and construction materials. A company must hire at least 5 new employees.

New Jobs Tax Credit Program

Businesses are allowed a one-time tax credit against their State income or corporate franchise tax liability of between \$100 and \$200 for each new job created: \$100 per new employee or \$200 per new economically disadvantaged employee.

Targeted Jobs Tax Credit

Targeted Jobs Tax Credits against federal income tax of up to \$2400 per job are available to companies who hire disadvantaged workers from one of nine targeted groups, such as SSI or AFDC recipients or economically disadvantaged youths.

Basic Skills Training Credit

This program allows employers to receive a credit against State income and corporate franchise taxes for providing basic skills training to employees in reading, writing and mathematics. The maximum credit per business is \$30,000 per year.

To determine whether your business qualifies for one or more of these programs, contact:

Louisiana Economic Development

1051 North Third Street, Baton Rouge, LA 70802-5239

P.O. Box 94185, Baton Rouge, LA 70804-9185

(800) 450-8115 | (225) 342-3000

www.led.louisiana.gov

ORDA Agencies

Executive Office

Responsible for developing strategic land use, environmental, hazard mitigation, and recovery financing plans in furtherance of citizen recovery plans and housing, infrastructure, and commercial redevelopment projects carried out by public and private partners.

Federal & State Reimbursement

The Department for Federal & State Reimbursement serves as a liaison between the City of New Orleans and FEMA and Louisiana's GOHSEP in order to ensure that procedural and legal issues related to federal disaster recovery funding are resolved expeditiously.

In addition, the Department, in partnership with the City's Chief Administrator Office (CAO) and Department of Public Works, oversees a comprehensive "project delivery system," that will facilitate repairs and reconstruction of damaged infrastructure. In order to best utilize state revolving loans, FEMA "public

assistance” funds, and other monies directed towards infrastructure repairs, the Department for Federal & State Reimbursement will perform the following tasks:

- Advise Orleans Parish governmental entities on matters involving public assistance worksheets, appeals, and project enhancements.
- Monitor and ensure compliance with deadlines and requests for extensions from FEMA and/or GOHSEP
- Collaborate with Finance Department to track contract disbursements

Infrastructure & Environmental Planning Environmental Affairs

The mission of the Infrastructure and Environmental Planning Department is to work with governmental, business, and non-profit partners to develop collaborative projects and policy research aimed at the following issue areas. To accomplish this, the Department has secured funding for programs and technical expertise from various sources including:

- Coastal Restoration Funding
- Brownfield Restoration Funding
- Federal & State Hazard Mitigation Grants
- Federal “Solar City” Grants
- Private Foundation Monies

These assets are directed towards the following comprehensive citywide policies and programs, while assisting specific related public and private projects.

Energy Efficiency:

Solar America Cities Project
Action Plan for Greening New Orleans

Environmental Quality:

Brownfield & Healthy Communities
Programs

Coastal Restoration Program
Healthy Communities Program

Hazard Mitigation:

Hazard Mitigation & Non-Structural Flood
Protection
Pre-Disaster Mitigation Plan

Resource Development

The mission of this department is threefold:

- 1) Enable ORDA to effectively communicate, educate and engage the philanthropy community about and in the recovery-related work of this organization,
- 2) Support the development and funding of internal ORDA programs that meet recovery goals
- 3) Enhance communication within ORDA.

Objectives

- Create support and involvement in ORDA’s initiatives
- Support the development and funding of new ideas, programs and services within ORDA
- Enhance Communication within ORDA

Strategic Planning

The Department of Strategic Planning is structured so as to work with the City Planning Commission and other regional and local governmental entities to integrate sustainable land use policies and smart planning techniques into infrastructure and neighborhood redevelopment projects, including economic development districts, large-scale blight redevelopment projects, and commercial corridor revitalization programs. To best utilize dedicated funds, the Department of Strategic Planning is focused on the following programmatic goals:

- Ensuring the scope of improvements to critical recovery projects is logical, feasible and implemented
- Developing the scope of critical recovery programs and identifying appropriate administering agencies within the City.

- Initiating inter-agency partnerships and agreements as they relate to implementing critical recovery projects or programs.

NSA N.O. Advisory Task Force

The Naval Support Activity (NSA) New Orleans Advisory Task Force (NOATF) is the Office created by the Mayor to prepare a comprehensive plan for the redevelopment of the NSA “East Bank” Property which was declared as a federal surplus in May of 2005. The office is federally funded by the Office of Economic Adjustment specifically for the purpose fulfilling the requirements of Base Closure and Realignment (BRAC). The Executive Director (Belinda Little-Wood) and a program assistant are responsible for coordinating the City’s effort of the redevelopment with the needs of the local community; meeting the guidelines and mandates of the funding agency; capitalizing on opportunities that preserve and protect the unique character of the City of New Orleans, and carrying out an open planning process in a timely manner that corresponds with the Department of Defense Base Realignment and Closure schedule.

Public Benefit Corporation

In the 1980’s and 1990’s the City of New Orleans created several real estate development corporations in accordance with Louisiana’s Public Benefit Corporation laws. The following three corporations were created to develop specific properties donated to either the designated corporation or to the City of New Orleans. Each corporation is governed by a board of directors appointed by the Mayor. Two councilmembers serve on all three boards by virtue of their enabling legislation. The Mayor serves as the sole stockholder of each board. A consolidated staff is responsible for managing the daily operations of the three public benefit corporations. A synopsis of each corporation follows:

Rivergate Development Corporation (RDC)

On March 15, 1994, Harrah’s, the RDC, and the City of New Orleans entered into a lease agreement for the purpose of constructing a land based casino, parking facilities, and adjacent support facilities on the site of the Rivergate Convention Center. The term of the lease runs twenty years from October 1998 through October 28, 2028. The lease generates over \$21 million in rent, other payments, and taxes to the RDC and the City of New Orleans. Future plans include development of an entertainment venue on the casino’s second floor and continued development of Fulton Street as a pedestrian mall.

Canal Street Development Corporation (CSDC)

In 1989, the Dillard family donated the 800 block of Canal and Iberville Streets to the CSDC. The CSDC subsequently partnered with Historic Restorations Inc. (HRI) to develop the property into a 251 room hotel; a 100 unit apartment building; a 300 space parking garage; 3 restaurants; 1 music club; and 4 retail spaces fronting Canal Street. The lease is in effect for 99 years and generates approximately \$1.7 million annually. Revenues are used to service the bond debt for the Canal Street Improvements project. Current projects include implementation of the Canal Street Vision, including the recently completed streetscape improvements; upgrading the tenant mix on Canal Street; development of upper floors into residential units; and the creation of a performing arts district at the intersection of Canal and Basin Streets.

Piazza D’Italia Development Corporation (PDDC)

In November of 1992, the PDDC entered into a lease with Berger Investments to develop the block bounded by Poydras, South Peter, Lafayette and Tchoupitoulas Streets. A significant portion of the block has been developed as a result of that arrangement. The Loew’s Hotel and a restored Piazza D’Italia operate today. A parking lot is operating on the remaining developable footprint located along Lafayette, Tchoupitoulas and Poydras Streets.

Supplier Diversity

The City of New Orleans implements a State and Local Disadvantaged Business Enterprise Program (SLDBE) as a race and gender neutral program to provide for the participation of businesses owned by socially and economically disadvantaged persons to participate in contracting opportunities with the City of New Orleans. In 2003, the City of New Orleans joined with the New Orleans Aviation Board (NOAB) and

the Sewerage & Water Board of New Orleans (SWB) in a cooperative agreement in the SLDBE Program. If your firm is currently certified through the NOAB SLDBE Program or the S&WB SLDBE Program or if you have submitted a SLDBE Program application to either agency, you do not have to complete the City's SLDBE Program application.

Code Enforcement

The Strategic Code Enforcement and Property Stabilization Program is a critical means for reconstructing damaged neighborhoods and stimulating new housing opportunities in the City of New Orleans. The Program will restructure and strategically employ code enforcement activities to reduce blighted properties in recovering communities by targeting homeowner and substandard rental/tenant-based housing with structural, health, and environmental code violations. The Department for Code Enforcement will allocate dedicated resources to the following programmatic and recovery-priority goals:

- Integrate inspection and related adjudication procedures among all relevant governmental entities.
- Acquire and utilize appropriate software and technology platforms to harmonize health, environmental & structural inspection inputs and store in single interdepartmental database.
- Develop streamlined adjudication procedures in order to better acquire and redevelop habitually noncompliant properties & blight.
- Develop programs in partnership with NORA and public entities aimed at long-term stabilization of vacant properties, including community gardens, parks, and flood-protection features.

The Historic District Landmark Commission (HDLC)

Any business activity that will involve maintenance and repair, altering the appearance of a building, major alterations and additions to an existing building, new construction or demolition of a building within a designated Historic District may be subject to review by the HDLC. To find out if the proposed site of your business activity falls within such an area contact the HDLC at ((504)) 658-7040.

Economic Development (Business Retention & Expansion, Marketing, Arts and Entertainment)

Economic Development is aimed at developing a public-private and non profit partnership that will generate a diverse economic and employment base for a diverse population with a unique "New Orleans Brand" in a global economy. To best utilize dedicated funds, Departments for Economic Development and Business Assistance are focused on programs and policies aimed at enhancing the following economic clusters:

- Logistics and Transportation
- Creative Media and Design
- Bio-med and Advanced Aero and Related Tech
- Learning Industries
- Retail Entrepreneurial, Community and Small Enterprise
- Tourisms, Visitor and Cultural Economy
- Energy & "Green" Technologies for Construction, Coastal Restoration, and Waste Management

The following performance benchmarks will guide the Departments in evaluating progress towards overall goals:

- Development of formal public-private economic development partnership and creation of supportive governmental policies and programs.
- Create programs aimed at harnessing tax credits, Go Zone Bonds, and other recovery-based incentives towards neighborhood-scale commercial development projects.
- Streamline permitting and other assistance programs for all Orleans Parish businesses and developed enhanced features for ventures in designated recovery areas

The Office of International Development

The Office of International Development provides assistance and contacts for international businesses. Examples include those interested in investing abroad, attracting international investment to New Orleans, import and export. As the city's international liaison, we can provide contacts in a variety of industries in

several countries and access to international visitors interested in doing business with local companies. Our particular focus is to connect businesses working on New Orleans reconstruction with international businesses.

Film Commission

The Office of Film and Video acts as a liaison between production companies and the City of New Orleans. This includes providing production companies with permitting assistance and also connecting them with local businesses that may provide the goods and services they need to make their project a success. Film and video projects need a wide range of supplies and services such as: lodging, hardware, props, transportation, and much more. The Office of Film and Video invites local businesses interested in servicing the film industry to log onto www.cityofno.com and register on our Film Industry Services Database.

Housing Renewal

The Department for Housing Renewal is structured to work in partnership with NORA and other public and private housing policy entities towards the development of policies, programs, and financing mechanisms aimed at establishing blight reduction and prevention programs for application throughout the City. To best utilize dedicated funds, the Department for Housing Renewal is focused on the following programmatic goals:

- Develop a citywide Housing Strategy that emphasizes housing quality and diversity across the City
- Create Sustainable NORA relationship for housing renewal programs
- Implement a specific Blight reduction and blight prevention program
- Design a Blight Bond/Financing Program using CDBG and other resources

Office of Planning and Resources Construction Bureau

The Office of Planning and Resource Development is responsible for the development of the Consolidated Plan and the annual Action Plan updates, the Consolidated Annual Performance and Evaluation Report, and the Registry and SuperNOFA applications which are released to non-profit organizations.

Community Services and Facilities

The Department for Community Services & Facilities is structured and will utilize dedicated funds to accomplish the following programmatic goals:

- Ensure traditional community service programs are integrated with citywide recovery projects and resources
- Streamline application procedures and timelines for issuance of CDBG grants to qualified non-profit entities
- Integrate citizen recovery plans into programmatic development of community services

JOB1 Workforce Development

The goal of JOB1 is to provide employers with a skilled workforce and to link job seekers to employment that leads to self-sufficiency. Services are funded by the Louisiana Department of Labor under the Workforce Investment Act (WIA), and are provided through the JOB1 Business and Career Solutions Centers. Job Seekers can go to a JOB1 Business and Career Solutions Center to receive job placement assistance, resume writing assistance, access to computer and internet services, access to a fax machine, work-readiness workshops, and basic computer training. Employers can go to the JOB1 Business and Career Solutions Center to receive assistance with employer recruitment, access to labor market information, and to utilize space for recruitment.

Target Area Implementation

The Department for Target Area Development is structured to work in partnership with NORA, CAO/Public Works, and other public and private entities towards increased opportunities for community redevelopment citizen participation in decision-making by capitalizing on “target area” projects and programs. To best utilize dedicated funds, the Department for Target Area Development is focused on the following programmatic goals:

- Develop integrated programs aimed at increasing neighborhood quality of life.

- Facilitate neighborhood clustering by creating and harnessing incentives for private-sector development in conjunction with enhanced target area public amenities and facilities.
- Create recovery programs focused on aspects of commercial redevelopment including: Historic Structure Assistance; Façade & Streetscape Improvements; Small Business Assistance; and “Green Grocer” Incentivization.

Business Resource

ACCION USA, a nonprofit, community based organization whose mission is to improve the lives of low and moderate-income individuals in the US by providing credit and other financial services, partnered with Hope Community Credit Union, a low-income designated, community development credit union, to provide much needed capital to self-employed, small business owners affected by Hurricanes Katrina and Rita.

Loan amounts: \$2,000 to \$25,000

Interest Rate: 8%

Loan term: 2-60 months

Eligibility:	For existing businesses affected by the hurricanes (businesses must have been in operation for two years prior to Katrina) and for pre-existing or new businesses aiding in hurricane reconstruction efforts.
Agency:	ACCION USA
Telephone:	(866) 245-0783
Web:	http://www.accionusa.org/

The **Arts Council of New Orleans** is a private, non-profit organization designated as the City’s official arts agency. Now in its 32nd year, the Arts Council serves as one of eight regional distributing agencies for state arts funds and administers municipal arts grants and the Percent for Art program for the City of New Orleans. The Arts Council also provides services to individual artists, start-up arts businesses, and non-profits through business and career planning, monthly business development workshops, pro-bono legal assistance, collaborative arts marketing projects such as the NOLA Arts & Culture Big List and neworleansvoices.com, and group health insurance to arts businesses and non-profits. Additionally, the Arts Council produces the Arts Market of New Orleans, a monthly outdoor market featuring high quality artists from around the region.

Eligibility: To apply for services, please call (504)-523-1465, email gmeneray@artscouncilofneworleans.org or write to: Arts Council of New Orleans 818 Howard Avenue, Suite 300 New Orleans, LA 70113

Agency: Arts Council of New Orleans

Telephone: ((504)) 523-1465

Web: <http://www.artscouncilofneworleans.org/>

Capital Access Project (CAP) is a nonprofit organization dedicated to supporting the creation of viable small, disadvantaged, minority, and women-owned businesses in the New Orleans metropolitan area. It offers a number of programs and services to support its mission. CAP programs include one-on-one consultation, business plan preparation/evaluation, business credit building, management/technical assistance, loan packaging, and certification assistance.

Eligibility: Small businesses, especially minority and women-owned operating (or planning to operate) in the New Orleans metropolitan area are welcome to inquire about CAP’s programs and services, some of which are free, others of which charge a fee. There are no other eligibility requirements. There is no formal application process.

Contact CAP at:
info@capitalaccessproject.org

Agency: Capital Access Project, Inc. (CAP)
Telephone: ((504)) 821-4855
Web: <http://www.capitalaccessproject.org/>

The **Contemporary Arts Center's (CAC)** Financial Services program assists other cultural non-profit and potentially for-profit entities with financial services ranging from bookkeeping to high level analysis including preparation for audits and tax services.

Eligibility: Small to mid-size non-profit and for-profit cultural-type institutions. For more information please contact ggruber@cacno.org.

Agency: Contemporary Arts Center
Telephone: (504)-528-3805

The **Department of Environmental Quality's Small Business/Small Community Assistance Program** provides environmental regulatory assistance to small businesses and regulatory information to small communities. They work to make environmental compliance and pollution prevention assistance and information available to every small business and community.

- Compliance calculations
- Emission calculations
- Preparation of permits and regulatory documentation

Eligibility: For the purpose of qualifying for assistance relating to compliance and technical assistance, a small business stationary source is defined as:

- a business that has 100 or fewer employees;
- independently owned, not dominant in field; and
- not a major stationary source.

Agency: Department of Environmental Quality
Telephone: (225) 219-3258
Web: <http://www.deq.la.gov/>

Desire NOLA is a 501 (c) (3) not-for-profit corporation formed by a group of young community leaders committed to rebuilding the Greater New Orleans area by assisting small businesses. Desire NOLA will accomplish this goal by providing grant and business development assistance to locally owned businesses that embody the unique culture and ambiance of New Orleans.

Eligibility: Open
Agency: Desire Nola
Telephone: ((504)) 251-3059
Web: info@desirenola.org

Dillard University Center for Business and Economic Development (CBED) is focused on the development of small businesses, which are critical to the economic development of the New Orleans community. The CBED is especially interested in assisting small businesses develop international trade expertise. CBED helps small businesses with:

- Business Plans
- International trade consulting
- Bookkeeping
- Marketing

Eligibility: Minority-owned businesses
Agency: Dillard University
Telephone: ((504)) 571-2160

Web: <http://www.dillard.edu/>

Global Green is committed to education and advocacy for green building practices to maximize energy efficiency, healthy indoor air quality, and the use of sustainable building materials for homeowners, contractors and developers.

Eligibility: N/A

Agency: Global Green

Telephone: ((504)) 525-2121

Web: <http://www.globalgreen.org/>

Good Work Network Business Development Services

Eligibility:

- Have income less than 150% of the median family income OR be a member of a minority group that has typically been denied access to resources
- Be the principal owner of a business that employs fewer than 5 employees and has annual revenues of less than \$500,000.
- Have a permanent residence or business in Orleans, Jefferson, St. Tammany, St. Bernard, Plaquemines, St; John the Baptist, St. James, St, Charles parishes or had this status prior to Katrina

Agency: Good Work Network

Telephone: ((504)) 309-2073

Web: <http://www.goodworknetwork.org/>

BUSINESS CONSULTATION SERVICES

- Assessment of your business's operational and financial capacity
- Individualized plan to strengthen and grow your business
- Credit Counseling
- Business Plan Assistance
- Financial Planning Assistance
- Loan Packing Assistance

TRAINING

- Entrepreneurship training
- Quick Books training
- Childcare Center Business Courses

BACK OFFICE SUPPORT SERVICES

- Accounting Services
- Computer, Office Software, Internet access

MARKET ACCESS SERVICES

- Market Research Assistance
- Marketing Strategy Development Assistance
- Web Page Design
- Internet Marketing Assistance

MICRO LOAN ACCESS

Although there is no guarantee that participants will receive a loan, participants who receive technical assistance through the Business Boost Program will have access to several loan programs with which Good Work Network is affiliated. Although Good Work Network will assist in making participants ready for loans and recommend qualified participants to loans administrators, the loan fund administrators will make all final loan decisions.

Greater New Orleans, Inc. (GNOINC) is a public-private partnership created to speed economic development for the ten-parish greater New Orleans region. GNOINC, through its regional partnerships, advocates for state and federal tools

to continue recovery work; educates businesses about available state and federal financial incentives to retain, grow, and attract companies; and, is redesigning the region's workforce delivery systems to better coordinate and accelerate recruitment, screening, training, and placement in targeted industry sectors. The GNOINC web site provides links to other business and economic development-related web site.

Eligibility: All businesses are encouraged to visit the GNOINC web site, link their sites to the GNOINC site, and receive regular economic development e-mail updates from GNOINC. There is no formal application process.

Agency: Greater New Orleans, Inc. (GNOINC)

Telephone: ((504)) 527-6900

Web: <http://www.gnoinc.org/>

The Hurricane Contracting Information Center (HCIC), an agency of the US Department of Commerce, provides a central point of reference for businesses, especially minority-owned, women-owned, and small-to-medium sized enterprises, to become aware of and register for federal contracting opportunities in the Gulf Coast. The HCIC does not award contracts itself.

The HCIC guides potential vendors through the steps necessary to participate on federal contracting projects in the region, including obtaining a Data Universal Numbering System (DUNS) number; registering with the Central contractor Registration (CCR) database; registering to receive announcements on contracts of \$25,000 or more; and, researching the General Services Administration (GSA) scheduling process, among other things. The HCIC also provides contractors with updates on relevant topics/forums; links to other useful organizations such as the Disaster Contractors Network; a call center staffed by representatives from other contracting government agencies who offer business counseling; as well as a business outreach program

Eligibility: The HCIC does not have any eligibility requirements. It focuses on minority-owned, women-owned, and small-to-medium sized enterprises seeking to do federal government contracted business in the Gulf Coast region. There is no formal registration/application process with the HCIC.

Agency: Hurricane Contracting Information Center

Telephone: 1-888-4USADOC

Web: <http://www.rebuildingthegulfcoast.gov/>

The Idea Village is a 501(c) (3) economic development organization whose mission is to ignite innovation by providing strategy, talent and resources to entrepreneurial ventures. Since 2002, The Idea Village has engaged a powerful network of talented individuals committed to developing a vibrant entrepreneurial community in New Orleans.

To achieve this mission, The Idea Village has developed strategically integrated programs to drive business innovation in New Orleans, specifically, Village Ventures, IDEAcorns™, Business Innovation Centers and The Idea Village Innovation Network.

Eligibility: • For-profit venture • Located in Orleans Parish • Generating current revenues of \$0-5 million • Employ a maximum of 50 employees • Demonstrated proof of concept through one or more of the following: revenue, customers, jobs, or market research supporting the need for the product or service • Display potential for job creation in the New Orleans region • Committed to rebuilding and growing business in New Orleans • Open to receiving professional coaching • Agree to report quarterly to The Idea Village on the progress of their business Fill out online application on www.ideavillage.org or call ((504)) 304-3284 or email innovation@ideavillage.org. The Idea Village is located at 638 Camp Street, New Orleans, LA 70130

Agency: Idea Village

Telephone: ((504)) 304.3284

Web: <http://www.ideavillage.org/>

Louisiana Business Assistance Centers (BAC's) provide small businesses with a central location to receive business planning assistance and recovery information. SBA personnel at these locations are available to assist businesses.

Eligibility: All businesses operating within Louisiana are encouraged to register with LED in order to receive assistance updates, but registration is not required.

Agency: Louisiana Economic Development Department (LED)

Telephone: ((504)) 833-2008 (7901 Airline Dr., Metairie) / ((504)) 589-6685 (365 Canal St., Suite 2820, New Orleans, LA)

Web: http://www.lded.state.la.us/resources/assistance_center

The **Louisiana Economic Development** provides a variety of business incentives for a wide range of businesses. See web site for complete listing.

Eligibility: See web site for eligibility requirements for individual incentives.

Agency: Louisiana Economic Development Department (LED)

Telephone: (800) 450-8115

Web: http://lded.state.la.us/led/business_incentive_services/inde...

The **Louisiana Minority Business Council (LMBC) Minority Business Enterprise (MBEs) Recovery Project** is supported by the Louisiana Minority Business Council (LAMBC), a group of corporate partners seeking to assist MBE's affected by Hurricane Katrina in their recovery, growth and development. The Project includes:

- MBE Recovery Fund & Access to Capital Programs
- Technical Assistance
- Loan Preparation Assistance
- Office Space, Equipment & Supplies
- Facility Restoration Assistance
- Professional Development
- Mentoring

Eligibility: Must be a LAMBC certified MBE. Certification applications are available at www.LAmbc.org MBE Assistance Applications can be obtained by calling ((504)) 523-7110 or via email at pkmire@lambc.org.

Agency: Louisiana Minority Business Council

Telephone: ((504)) 523-7110

Web: www.LAmbc.org

The **Louisiana Restaurant Association** is one of the largest business organizations in the state, representing more than 7,500 restaurant operations and related businesses. The LRA advocates on behalf of its members before governmental bodies throughout the state and serves as a liaison with state regulatory agencies.

Eligibility: There are no specific eligibility requirements. LRA members receive a number of benefits including a newsletter, access to the organization's research department, worker's compensation insurance, and payroll/credit card processing service discounts, among other things

Agency: Louisiana Restaurant Association (LRA)

Telephone: ((504)) 454-2277

Web: <http://www.lra.org/>

The **Louisiana Small Business Development Center Greater New Orleans Region** provides free business counseling, technical assistance and business training. SBDC counselors are available to assist business owners in business recovery, business expansion, revised business strategies and business opportunities. Assistance is provided in many areas such as business planning, loan package preparation, web site development, logo design, marketing, management, research, finding sources of funding, accounting and legal issues. Business training is provided on a variety of topics. All seminars are a small fee.

Eligibility:	Any small businesses in the Greater New Orleans area, including Orleans, Jefferson, Plaquemines, St. Charles, St. James, St. John the Baptist, Assumption, Lafourche and Terrebonne. Any owner who is trying to return to the New Orleans area, or an owner who is locating a business in the New Orleans area. Business start-ups welcome. A counseling request form must be completed. Call ((504) 568-8222 or email lsbdc.gnor@lsbdc.org
Agency:	Louisiana Small Business Development Center
Telephone:	(504)-568-8222
Web:	www.lsbdc.org

The **Louisiana Business & Technology Center (LBTC)**, an integral part of the E. J. Ourso College of Business at Louisiana State University, endeavors to enhance economic development in Louisiana through the support of existing small businesses and the development of new businesses. The LBTC, acting as a proving ground for technology applications and utilization, will serve to stimulate small business formation, growth, and survival. By fostering growth in the new business segment, diversification occurs, and jobs are created, further expanding Louisiana's economic development. The LBTC Mobile Classroom – The LBTC's Mobile Classroom is an Entrepreneurship program utilized to provide training and counseling to the underserved rural parishes of Louisiana. This 30-seat incubator on wheels is funded by the USDA – Rural Development, the LSU Ag Center, Louisiana Municipal Authority, Louisiana Economic Development, Louisiana Public Facilities Authority and Capital One has visited upwards of 20 rural communities annually since its inception in 2005 and has received national recognition and numerous awards for its innovations.

Eligibility: Any entrepreneur or Small Business Statewide
Agency: Louisiana State University Business & Technology Center
Telephone: (225) 578-7555
Web: <http://www.bus.lsu.edu/centers/lbtc/mobileclassroom.asp>

The **Louisiana State University Business and Technology (LBTC), Small Business Development** services to technology based entrepreneurs – Assistance is offered by the LSBDC's Technology Center which is housed at the LBTC to entrepreneurs whom want to commercialize an innovative product; are starting a technology business; plan to expand their current business; or want to improve their business' operation with the aid of sound technical, managerial, marketing, and financial advice. Other programs include:

- Disaster Business Counseling – During the immediate aftermath of Hurricanes Katrina and Rita, the LBTC was designated by the U.S. Small Business Administration and Louisiana Economic Development as a disaster business counseling center as part of the Disaster Recovery Counseling Program. The LBTC has conducted counseling sessions with hundreds of impacted businesses and training workshops with nearly 1,000 participants.

- Access LSU - This program was established to be the one central point of contact for all businesses seeking assistance and expertise from LSU. This program makes the University's vast knowledge readily available to Louisiana businesses and fosters private sector funding for LSU research Products.

Eligibility: Any small business statewide with a technology based product or service.
Agency: Louisiana State University Business & Technology Center
Telephone: (225) 578-7555
Web: <http://www.bus.lsu.edu/centers/sbdc/>

The **Louisiana Business & Technology Center (LBTC), Small Business Incubation** offers its tenants the resources of LSU's E.J. Ourso College of Business, as well as those of the colleges of engineering, basic sciences, agriculture, and veterinary medicine. With five full-time counselors and additional LSU Flores MBA graduate students, the LBTC's management assistance office provides much more support than a simple real estate venture or executive suite arrangement.

Eligibility: Entrepreneurs and new ventures statewide with a technology based product or service.
Agency: Louisiana State University Business & Technology Center
Telephone: (225) 578-7555

Web: <http://www.bus.lsu.edu/centers/lbtc/incubator.asp>

The **Louisiana Business & Technology Center (LBTC) Small Business Innovation Research (SBIR)/(STTR)** is a federal government program administered by 11 federal agencies that provide high-risk, early-stage research and development funding for small technology-oriented companies or individual entrepreneurs who form a company. Solicitations are released by each federal agency at various dates, inviting for-profit companies to submit proposals. A companion program, the Small Business Technology Transfer Program (STTR) is similar but requires a university or not-for-profit research institution partner.

Eligibility: Any small business statewide. Any technology business that qualifies for SBIR Grants statewide can participate in the program.

Agency: Louisiana State University Business & Technology Center

Telephone: (225) 578-7555

Web: <http://www.bus.lsu.edu/centers/lbtc/sbir.asp>

Louisiana Technology Transfer and Commercialization Assistance is a joint venture between the LBTC and Louisiana Economic Development to staff and operate a statewide technology transfer office. Its mission is to find solutions to the technical problems of Louisiana companies through the Federal Labs and to assist companies in Competing and winning Small Business Innovation Research Grants. This office established in 1990, is headquartered at the LBTC in Baton Rouge and has an additional location at the NASA Stennis Space Center in Mississippi.

Eligibility: Any Small Business Statewide with a Technology based product or service.

Agency: Louisiana State University Business & Technology Center

Telephone: (225) 578-7555 or NASA Office (228) 688-1117

Web: <http://www.bus.lsu.edu/lbtc/lto.asp>

The Louisiana Technology Council (LTC)/Business Recovery Center has a vision to make post-Katrina New Orleans the leader in building Louisiana into the Tech Capital of the South, and the State Department of Economic Development (LDED) is investing in that vision by making the LTC's Business Recovery/Incubator Center a reality for local business and technology companies. Located at 1215 Prytania Street along the edges of the city's warehouse district for local tech companies, the regional Business Recovery/Incubator Center is the result of the combined efforts of LTC, LDED, and the generous contributions of businesses to provide office space for companies to revive their businesses. Despite the storm, there are multiple advantages to doing business in New Orleans: a willing and able workforce, an entrepreneurial mind-set and cheaper office rents, which have remained stable despite rising housing prices. The expanding IT Business Recovery/Incubator Center is an investment in helping tech businesses' rebuild and grow.

Eligibility: Availability is the only eligibility requirement. Rates start at \$150 a month. Tenants are provided with a desk, a laptop, free wireless internet access, and shared access to a copier and fax machine. Tenants also become full LTC members for as long as they are in the BRC. Tenants are asked to provide a 30 day notice if they plan to depart from the Business Recovery Center.

Agency: Louisiana Technology Council

Telephone: ((504)) 304-2910

Web: <http://www.ltc-la.org/>

Microloans Through HOPE Credit Union

Microloans of up to \$15,000 to small businesses in New Orleans (currently limited to the ninth ward and mid-city) are available through HOPE Credit Union, 1726 Oretha Castle Hayley Boulevard, New Orleans.

Contact: Carlito White, Program Officer @ (504) 581.4673 or cwhite@hopecu.org

Eligibility: The Mercy Corps program offers loans from \$1000 - \$15,000 for pre-existing or start-up small businesses in Orleans Parish.

Agency: Mercy Corps

Telephone: ((504)) 525.5056

Web: <http://www.mercycorps.org/>

Micro-Enterprise Institute, Inc. Services

Business Coaching

Entrepreneurs receive, private, face-to-face and on-line business coaching covering all aspects of business operations. Entrepreneurs can also attend low costs workshops and seminars sponsored by MEI that are designed so that the entrepreneur can implement the information received into the business operations immediately.

Entrepreneurial Training

MEI uses the T.E.E.M. Entrepreneurial Training Program as its core-training program. The T.E.E.M. Entrepreneurial Training; is presented in six modules over a five week period, demystifies the entrepreneurial process; it teaches you how to mobilize and understand your resources, develop a unique workable strategy “The Transportable Business Model”. Designed and developed by business owners, which as an outcome of the training is a more effective business plan that can be easily implemented. The course helps in defining the truth about starting and operating a business, before you risk your valuable time and hard earned resources. These are usable tools (not theoretical) to expand the scope of your business and acquire new customers and most importantly to understand “The Purpose of your business.

Commercial & SBA Guaranteed Loan Packaging

MEI’s loan application assistance gives you a better understanding of the process, a better-prepared and more complete application, all with the purpose of increasing the chance of obtaining the loan because of MEI’s established relationships with conventional and unconventional lending institutions.

Non-Profit Development

To be successful every nonprofit organization must have a carefully designed operating structure and procedures to be effective at fulfilling its purpose. Good governance of the organization starts with helping the organization begin on a sound legal and financial footing and staying in compliance with all federal, state, and local requirements affecting non-profits. Non-profits will receive help in enhancing the viability of the organization through the counseling and training provided by MEI in the following areas:

- Organization
- Management
- Regulation
- Resources
- Development

MISSION STATEMENT

To improve the stability and growth of micro-enterprises operating worldwide. All services are provided locally, nationally, and internationally.

Eligibility: Services are provided to private and public sector entities. The services are provided to clients through a one year agreement of services.

Agency: Micro-Enterprise Institute, Inc.

Telephone: ((504))309-6158

Web: www.microei.org

MQVN Community Development Corporation, Inc./Small Business Assistance is a nonprofit organization dedicated to preserving, strengthening, and developing affordable housing, economic development, and education in order to enhance the quality of life for Vietnamese American residents of New Orleans east and beyond. MQVN Community Development Corporation offers the following technical assistance to small businesses:

One-on-one business counseling, workshops/trainings, language access, and a business resource center with internet access and resources such as textbooks, magazines, references in Vietnamese, Spanish, and English.

Eligibility: Services are open to small businesses in New Orleans and surrounding areas.

Agency: MQVN Community Development Corporation

Telephone: (504)-255-9170

Web: www.mqvncdc.org

The **Neighborhoods Planning Network (NPN)** holds open meetings every Wednesday from 6-7:30pm at the Musician's Union Hall (2401 Esplanade Ave.) The meetings provide a regular forum for neighborhood groups to meet, collaborate and share information. NPN also hosts special events, plans the Festival of Neighborhoods, and facilitates capacity building workshops.

Eligibility:

Agency: Neighborhoods Planning Network

Telephone: ((504)) 208-1575

Web: <http://www.neighborhoodsplanning.com/>

The **New Orleans Chamber of Commerce (NOCC)** web site offers links to a number of city, state, and federal small business-related loan, grant, and tax incentive offerings. The site also includes access to city and state demographic, geographic, and business databases, as well as commercial property listings. The NOCC also acts as an advocate for the area's business community in general, and offers its members a number of business-related benefits. The many small business-related links are listed by political jurisdiction (city, state, federal), or financial category (loans, grant, tax incentives), and are best access through the site.

Eligibility: All businesses in greater New Orleans are encouraged to join the NCCO and participate in its activities. There are no other eligibility requirements. Call ((504)) 522-7226 for membership information, or e-mail NOCC at info@neworleanschamber.org.

Agency: New Orleans Chamber of Commerce (NOCC)

Telephone: ((504)) 522-7226

Web: <http://www.neworleanschamber.org/>

NewCorp is a non traditional banking institution (Community Development Financial Institution and U.S. Small Business Administration Micro Lending Intermediary) that provides access to capital and technical assistance for small disadvantaged businesses. NewCorp's programs include:

- Technical Assistance programs
- Business and Management counseling
- Certification Assistance
- Access to Capital – advice and introductions
- Micro Lending – direct and third-party

Eligibility: Any small disadvantaged business with gross revenues up to \$5 million is eligible to benefit from NewCorp's programs and services.

Agency: NewCorp, Inc.

Telephone: ((504)) 208-1700

Web: <http://www.newcorpbac.net/>

Operation Hope, Inc. is a national nonprofit organization providing free financial counseling, emergency preparedness and recovery seminars, and technical assistance to small businesses in greater New Orleans.

Eligibility: Open to any one in the Katrina/Rita damaged parishes.

Agency: Operation Hope, Incorporated

Telephone: (504) 309.6153

Regional Loan Corporation offers loans from \$25,000 to \$250,000 through a grant from the Commerce Department's Economic Development Administration. Regional Loan Corporation is a Certified SBA (504) lender. Through its affiliate, Business Resource Capital, they offer SBA 7a loans.

Eligibility: All Small Businesses with tangible net worth less than \$7 million and average net income

for the last two years of less than \$2.5 million.

Agency: Regional Loan Corporation

Telephone: ((504)) 524-6172

Web: www.rlcsbidco.com

Second Wind NOLA's mission is to revitalize the New Orleans small business community by obtaining grants and other sources of assistance. Second Wind NOLA is a nonprofit grassroots organization formed by small businesses. We unite the diverse small business community of New Orleans for the purpose of giving it a voice in the city's renaissance. Second Wind gives voice to the common concerns of small business owners.

Eligibility: Greater New Orleans Region-Orleans, Jefferson, St. Bernard, Plaquemines, St. Tammany, St. Charles

Agency: Second Wind NOLA

Telephone: ((504)) 451-7813

Web: <http://www.secondwindnola.org/>

Seedco Financial /ArtBusiness: New Orleans is offering financial and technical assistance to locally-owned and operated nonprofit arts and culture businesses and organizations in New Orleans. The ArtBusiness: New Orleans Initiative provides timely, below-market-rate loans that range from \$5,000-\$200,000 to help arts and culture businesses and organizations quickly reestablish or expand their operations in order to promote the revitalization of New Orleans. Technical assistance is provided on developing earned revenue strategies, financial management, and marketing.

Key features/terms of the loan fund include:

- Loans of \$5,000 to \$200,000
- Term loans available for working capital, equipment purchases, refinancing, improving leased/owned space, and for costs associated with creating, sustaining or expanding a business. Bridge loans are also available in some cases.
- Below-market rates (7% to 9%)
- Extended payback periods on term loans (3 to 7 years)
- Tailored to the business's specific needs.

Eligibility: Locally-owned and operated arts and culture businesses and organizations in New Orleans with 50 employees or less, who demonstrate the following may apply:
Committed to building or rebuilding their business, a solid customer base, and able to handle debt financing
Contact: GulfCoast@seedco.org

Agency: Seedco Financial Services Gulf Coast Division/Xavier University

Telephone: ((504)) 520-5729

Web: www.seedcofinancial.org

Seedco Financial/Restaurant Recovery Initiative was created specifically to address the financial needs of those locally-owned and operated restaurants adversely affected by hurricanes Katrina and Rita. The primary component of the Seedco Financial Services Restaurant Recovery Initiative is a recovery loan fund focused on restaurants throughout the city and surrounding parishes

Key features/terms of the loan fund include:

Loans of \$5,000 to \$200,000

Term loans available for working capital, equipment purchases, refinancing, improving leased/owned space, and for costs associated with creating, sustaining or expanding a business. Bridge loans are also available in some cases.

Below-market rates (7% to 9%)

Extended payback periods on term loans (3 to 7 years)

Tailored to the restaurants' specific needs.

Eligibility: Locally-owned and operated restaurants that employed 50 people or fewer at the time of the storms, have been adversely impacted by the storms, were operating for at least one year prior to the storms, possessed a solid customer base, and demonstrated the ability to handle debt. A commitment to building or rebuilding the business is also essential. Call ((504)) 520-5729 or email GulfCoast@seedco.org to discuss your restaurant's situation.

Agency: Seedco Financial Services Gulf Coast Division/Xavier University

Telephone: ((504)) 520-5729

Web: www.seedcofinancial.org

Seedco Financial Southeast Louisiana Fisheries Recovery Initiative was created in response to the wide-spread effects that hurricanes Katrina and Rita had on the fishing industry. The primary component of this initiative is a recovery loan fund focused on businesses located in several particularly hard-hit areas of the city and surrounding parishes. Additionally, technical assistance and financial services will be provided through the Southeast Louisiana Fisheries Assistance Center

Key features/terms of the loan fund include:

- Loans of \$5,000 to \$200,000
- Term loans available for working capital, equipment purchases, insurance purchases, refinancing, improving leased/owned space, and for costs associated with creating, sustaining or expanding a business. Bridge loans are also available in some cases.
- Below-market rates (7% to 9%)
- Extended payback periods on term loans (3 to 7 years)
- Tailored to the businesses' specific needs.

Eligibility: Dock owners, shrimpers, fisherman and supporting businesses in Orleans Parish, Plaquemines Parish, and on the West Bank in Jefferson Parish. Eligible businesses are those that employed 50 people or fewer at the time of the storms, have been adversely impacted by the storms, were operating for at least one year prior to the storms, possessed a solid customer base, and demonstrated the ability to handle debt. Call ((504)) 520-5729 or email GulfCoast@seedco.org to discuss your business's situation.

Agency: Seedco Financial Services Gulf Coast Division/Xavier University

Telephone: ((504)) 520-5729

Web: www.seedcofinancial.org

SCORE is a non-profit 501(c)(3) organization that provides individual counseling and group workshops in all aspects of business to entrepreneurs, including: generating and assessing ideas; preparing a business plan; raising capital; and, managing the operations and finances of the venture. Counseling is free. Workshops are provided at a low cost. In addition to the traditional programs listed above, more than 45 SCORE on-line counselors provide expert advice in the area of disaster preparedness and recovery. SCORE's Learning Center offers full-length articles and tips on disaster planning, insurance, and more at www.score.org/learning_center.html

Eligibility: There are no restrictions as to business size, type, or location. SCORE's services are available to all US citizens and Green Card holders. .

Agency: Service Corps of Retired Executives (SCORE)

Telephone: ((504)) 589-2356

Web: <http://www.score.org/>

The Small Business Administration (SBA) is the federal agency with the mission of aiding, counseling, assisting and protecting the interests of the nation's small businesses and of helping small businesses recover from national disasters. The SBA offers a number of financial assistance, training, counseling, and disaster assistance recovery programs. The SBA offers a variety of disaster loan programs, including Home Disaster Loans, Business Physical Disaster Loans, and

Economic Injury Disaster Loans, each designed to assist with a different aspect of recovering financially from a disaster. The SBA also provides training and counseling to small businesses in a number of subjects, including Entrepreneurial Development; Business and Community Initiatives; and, Women's Business Ownership, among others.

Eligibility: The U.S. Small Business Administration is once again accepting applications for Economic Injury Disaster Loans (EIDLs) Business owners who were adversely affected by the hurricanes of 2005 may qualify for loans up to \$1.5 million at a 4 percent interest rate, with up to a 30-year term. There are restrictions with respect to loan amounts (depending on the type of loan), loan term, and loan purpose. Applicants must also have a credit history acceptable to the SBA, and be able to show the ability to repay the loan. Collateral is also required for almost all business loans. Businesses may apply directly to the SBA for possible disaster assistance. Homeowners and renters must register with FEMA to obtain a FEMA Registration ID Number by calling 1-800-621-3362. There are several SBA centers in the greater New Orleans area.

Agency: Small Business Administration (SBA)

Telephone: ((504)) 589-6685

Web: http://www.sba.gov/disaster_recov/

Bayou Region Center for Economic Growth and Technology

The incubator can accommodate up to seven companies with office space, telephone systems, high-speed internet, and shared administrative support. Companies may occupy a space at the incubator for up to three years. Rent is tied to the amount of square footage occupied.

Eligibility: You must own and operate a business with primary operations within one or more of the four Bayou Region parishes of Assumption, Lafourche, St. Mary or Terrebonne.

Agency: South Louisiana Economic Council

Telephone: (985) 448-4485

Web: www.bayouregion.com

Bayou Region Small Business Development Center

The mission of the Louisiana Small Business Development Center (LSBDC Network) is to enhance the economic well being of the citizens of Louisiana by providing comprehensive, high-quality assistance to existing and potential small businesses. We foster the formation and growth of small businesses through individual counseling services, educational training programs, and business information resources to expand and diversify the Louisiana economy. The Bayou Region Small Business Development Center is located at the SLEC offices on the campus of Nicholls State University and is part of a state and national consortium of similar small business development networks. The center serves businesses in Assumption, Lafourche, St. Mary and Terrebonne parishes by providing managerial and technical assistance to small business owners.

Eligibility: Any small business in the four-parish region of Assumption, Lafourche, St. Mary, and Terrebonne.

Agency: South Louisiana Economic Council

Telephone: (985) 493-2584

Web: <http://www.bayouregion.com/sbdc>

Bayou Region Technical Assistance Network

Funded through the Louisiana Department of Economic Development, the Technical Assistance Network was designed to provide long-term technical assistance to small businesses in hurricane-affected parishes. The Technical Assistance Network will provide small businesses with training based on an assessment of needs; some of the services provided include: entrepreneurial training, workshops, seminars, one-on-one business counseling, business plan development, marketing research and strategy, management, financial analysis, accounting, website creation, and technology advancement.

Eligibility: Any start-up, re-opening, or active small businesses located in a hurricane-affected parish. SLEC will mainly focus on the four-parish Bayou Region of Assumption, Lafourche,

Terrebonne, and St. Mary.

Agency: South Louisiana Economic Council
Telephone: (985) 493-2585
Web: www.bayouregion.com

Southern University at New Orleans Small Business Development Center (SBDC at SUNO)

The SBDC at SUNO promotes the formation and growth of small businesses by providing counseling services, educational training and general information on resources available to small business. The SBDC at SUNO is a professionally staffed resource center for small and disadvantaged businesses, providing in-depth, one-on-one counseling services, and personalized management services to small businesses.

Eligibility: Any small business or individual who wants to start a business. SUNO-SBDC 6801 Press Drive, Bldg. 30A New Orleans, LA 70126 ((504)) 286-5308
Agency: Southern University at New Orleans (SUNO)
Telephone: ((504)) 286-5308
Web: <http://www.suno-sbdc.com/>

Tipitina's Foundation Music Office Co-Op

The musicians' resource center provides computers, wifi & broadband internet access, digital graphics and audio applications, music business information, and networking. The Foundation can assist with Entertainment Law, legal assistance program (pro-bon music business legal help) info. Access to other New Orleans musician resources is also available.

Location: upstairs at Tipitina's, 501 Napoleon Ave., New Orleans LA 70115

Eligibility: Tipitina's Foundation Music Office Co-Op is open to professional or semi-professional musicians, living in New Orleans metro area. Must be 18 or over.
Agency: Tipitina's Foundation
Telephone: (504)-891-0580
Web: <http://www.tipitinasfoundation.org/office.htm>

The **Levy-Rosenblum Institute** for Entrepreneurship at Tulane University's A.B. Freeman School of Business offers a variety of programs in support of business and not-for-profit organizations, including:

- Business student and volunteer projects are performed for businesses and nonprofits
- Membership-based family business seminars
- Volunteer Income Tax assistance for low-income families
- Undergraduate and graduate student internships for businesses and nonprofits
- Social Entrepreneurship resource center

Eligibility: Any business that needs assistance and any nonprofit organization are eligible. Students work in the Greater New Orleans area but the institute is national and international in scope. Contact Institute Associate Director Lina Alfieri Stern at ((504)) 865-5455 or visit website to fill out project request form
Agency: Tulane University, A. B. Freeman School of Business
Telephone: ((504)) 865-5306
Web: <http://www.freeman.tulane.edu/lri>

Stay Local!

Stay Local! is a city-wide initiative for creating a strong economy based on locally owned and operated businesses. Stay Local! encourages consumers to shop locally while helping independent businesses compete more effectively. Stay Local! a project of The Urban Conservancy, establishes a local business alliance dedicated to working with and for locally-owned and operated businesses in New Orleans. The project educates consumers about how their spending decisions impact their community while simultaneously working with business owners and managers to generate creative solutions to the changing economic landscape of the city.

Stay Local! will:

Through its searchable online directory of over 1000 local businesses, its print Neighborhood Guide & Maps, and its ongoing advocacy efforts, Stay Local! connects the drivers of New Orleans' local economy to resources, each other, and new markets.

Here is a link to our neighborhood guides:

<http://staylocal.org/biz/guides/>

Eligibility: All locally-owned and operated businesses within the Greater New Orleans metropolitan (5-parish) area are eligible.

Agency: Urban Conservancy

Telephone: (504)-617-6618

Web: <http://staylocal.org/>

Urban Entrepreneur Partnership (UEP) Gulf Coast, Inc. centers provide intensive coaching to help business owners learn how to:

- Operate profitably
- Pursue Procurement Opportunities
- Pursue the Right Financial Resources

We are equipped to offer business training and coaching to business owners whose firms range from start-up to large established companies by using our one-on-one coaching as well as workshop modules. The comprehensive coaching process involves:

- Accessing individualized needs
- Creating a personalized plan to prioritize and address those needs
- Using a case management style relationship between the coach and entrepreneur

Eligibility: Entrepreneurs in the Gulf Coast region

Agency: Urban Entrepreneur Partnership (UEP)

Telephone: ((504)) 525-2609

Web: <http://www.uep.gov/gulf.html>

Business Resource Center (WBRC) provides free one-on-one business counseling; technical assistance, loan application assistance, SBA 8A & SDB application assistance, entrepreneurial training and business-related seminars. The BRC seeks to address the entrepreneurial responsibilities, challenges, and opportunities that come along with business ownership. The program is designed to support women in all phases of enterprise development, as well as encourage them along the way. By providing access to education and training, mentors, business and professional consultants, our goal is to increase the visibility of women business owners' participation in the Greater New Orleans area. Our primary target market is women, but men are encouraged to participate.

Eligibility: Small and emerging businesses

Agency: Urban League of Greater New Orleans

Telephone: ((504)) 589-2838

Web: www.urbanleaguenorleans.org

Women's Business Council Gulf Coast (WBCGC) Women's Business Enterprise (WBE) Certification Program

The WBCGC administers a reliable WBE certification program, which enables approved businesses to be included in a national database of WBE's that is accessed by major corporations throughout the U.S. The WBCGC also acts as advocacy and promotional organization for WBE's in the Gulf Coast region. WBE Certification candidates undergo a stringent screening process which ensures that all the firms in the database are legitimately owned, managed, and controlled by women. Candidates must fill out an application and subsequently submit additional documentation. A site visit by a program official is also required.

Eligibility: All prospective members must provide clear and documented evidence that at least 51% or more of the business is women-owned, managed, and controlled. The business must

have been open for at least six months. The business owner must be a U.S. citizen or legal resident alien. Additional criteria relate to management control, capital/expertise contribution, and self-sufficiency. The required on-line application can be accessed via the WBCGC website: wbcgulfcoast.org.

Agency: Women's Business Council Gulf Coast (WBCGC)

Telephone: (504)-680-6497

Web: <http://www.wbcgulfcoast.org/>

Student-Assisted Small Business Planning

Students taking Entrepreneurship classes at Xavier University of Louisiana can help small business owners create business plans. Business owners will be required to meet with the Entrepreneurship class three times during the semester and provide a weekly timeframe for the students to discuss the various elements of his/her business. At the end of the semester, the students will present a business plan to the client that will include secondary research, primary research, financial analysis, and a business plan. This service is free to the small business owner.

Eligibility: The class is limited to three businesses per semester

Agency: Xavier University of Louisiana Entrepreneurial Institute

Telephone: ((504)) 520.5038

Useful Phone Number

Agency	Phone Numbers	Address	City	State	Zip	Website
ATF (Bureau of Alcohol, Tobacco and Firearms)	(504) 841-7120	N/A	N/A	N/A	N/A	www.atf.gov
Better Business Bureau	(504) 581-6222	710 Baronne Street Suite C	New Orleans	LA	70113	www.us.bbb.org
Bureau of Revenue	(504) 658-1655 Fax (504) 658- 1605	1300 Perdido Street Room 1W15	New Orleans	LA	70112	www.cityofno.com
Bureau of Revenue (ABO)	(504) 658-1674 Fax (504) 658- 1605	1300 Perdido Street Room 1W15	New Orleans	LA	70112	www.cityofno.com
Chamber of Commerce	(504) 522-7226 Fax (504) 799- 4259	1515 Poydras Street Suite 1010	New Orleans	LA	70112	www.neworleanschamber.org
City Planning Commission	(504) 658-7000 Fax (504) 658- 7032	1340 Perdido Street Room 9W03	New Orleans	LA	70112	www.cityofno.com
Council District A (Shelley Midura)	(504) 658-1010 Fax (504) 658- 1016	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council District B (Stacy Head)	(504) 658-1020 Fax (504) 658- 1025	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council District C (James Cater)	(504) 658-1030 Fax (504) 658- 1037	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council District D (Cynthia Hedge-Morrell)	(504) 658-1040 Fax (504) 658- 1048	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council District E (Cynthia Willard-Lewis)	(504) 658-1050 Fax (504) 658- 1058	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council Member At Large (Arnie Fielkow)	(504) 658-1060 Fax (504) 658- 1068	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council Member At Large (Jacquelyn Clarkson)	(504) 658-1070 Fax (504) 658- 1077	1300 Perdido Street 2nd Floor	New Orleans	LA	70112	www.nocitycouncil.com
Council on Aging	(504) 361-0844 Fax (504)	1111 Newton Street #101	New Orleans	LA	70114	www.councilonaging.com
Department of Social Services (Child Day Care)	(225) 342-9905 Fax (225) 342- 9690	P. O. Box 3078	Baton Rouge	LA	70821	www.dss.state.la.us
Downtown Development District	(504) 561-8927 Fax (504) 581- 1765	201 Saint Charles Avenue #3912	New Orleans	LA	70130	www.neworleansdowntown.com

French Market Corporation	(504) 522-2621 Fax (504) 558-9358	1008 N. Peters Street	New Orleans	LA	70116	www.frenchmarket.org
	<u>Phone</u>					
<u>Agency</u>	<u>Numbers</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Website</u>
French Market Corporation (Flea Market)	(504) 596-3420	1235 N. Peters Street	New Orleans	LA	70116	www.cityofno.com
Greater New Orleans Inc.	(504) 527-6900 Fax (504) 527-6970	365 Canal Street Suite 2300	New Orleans	LA	70130	www.gnoinc.org
Historic District Landmarks Commission (HDLC)	(504) 658-7040 Fax (504) 658-3802	1340 Poydras Street #1152	New Orleans	LA	70112	www.cityofno.com
Internal Revenue Service (IRS)	(504) 558-3344 (800) 829-4933 Fax (859) 669-5760	1555 Poydras Street #2100	New Orleans	LA	70112	www.irs.gov
Jefferson Parish Economic Development Commission (JEDCO)	(504) 833-1881 Fax (504) 833-7676	3445 N. Causeway Blvd #300	Metairie	LA	70002	www.jedco.org
Jefferson Parish Economic Development Commission (JEDCO) Occupational license (Eastbank & Westbank)	(504) 363-5637 Fax (504) 363-5644	Gretna Courthouse, 200 Derbigny Street 1st Floor	Gretna	LA	70053	www.jedco.org
Jefferson Parish Government	(504) 736-6100 Fax (504) 736-6778	1221 Elmwood Park Blvd. #403	Jefferson	LA	70123	www.jeffparish.net
Kenner City Hall	(504) 468-7200	1801 Williams Blvd.	Kenner	LA	70062	www.kenner.la.us
Listing of Business in Orleans Parish	(504) 658-1500	N/A	N/A	N/A	N/A	www.cityofno.com
Louisiana Board of Cosmetology	(225) 756-3404 (866) 257-7901 Fax (225) 756-3410	11622 Sunbelt Court	Baton Rouge	LA	70809	www.lsbc.louisiana.gov
Louisiana Department of Wildlife & Fisheries	(225) 765-2800 (800) 256-2977	2000 Quail Drive	Baton Rouge	LA	70808	www.wlf.louisiana.gov
Louisiana Recreational & Used Motor Vehicle Commission	(225) 925-3870 Fax (225) 925-3869	3132 Valley Creek Drive	Baton Rouge	LA	70808	www.lrumvc.louisiana.gov
Louisiana Secretary of State (1st Stop Shop)	(225) 925-4584	8585 Archives Avenue	Baton Rouge	LA	70809	www.sos.louisiana.gov
Louisiana Secretary of State (Corporate Office)	(225) 925-4704 Fax: (225) 922-0435	8585 Archives Avenue	Baton Rouge	LA	70809	www.sos.louisiana.gov
Louisiana Small Business Development Center (Loyola)	(504) 831-3730 Fax (504)	3330 N. Causeway Blvd. #422	Metairie	LA	70002	www.lsbdc.org

Louisiana Small Business Development Center (SUNO)	(504) 286-5308	6801 Press Drive	New Orleans	LA	70126	www.suno.edu
Louisiana Small Business Development Center (UNO)	(504) 568-8222 Fax (504) 599-1152	#2 Canal Street #2926	New Orleans	LA	70130	
	<u>Phone</u>					
<u>Agency</u>	<u>Numbers</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Website</u>
Mayor Office	(504) 658-4900 Fax (504) 658-4938	1300 Perdido Street	New Orleans	LA	70112	www.cityofno.com
New Corp	(504) 539-9340	2900 St. Bernard Avenue	New Orleans	LA	70119	www.newcorpbac.net
New Orleans Regional Business Park	(504) 254-4603 Fax (504) 253-8270	13801 Old Gentilly Road	New Orleans	LA	70129	N/A
Notarial Archives	(504) 568-8577 Fax (504) 568-8599	1340 Poydras Street 5th Floor	New Orleans	LA	70112	www.notarialarchives.org
Packaging Labels	(504) 896-1379	N/A	N/A	N/A	N/A	N/A
Regional Loan Corporation	(504) 524-6172 Fax (504) 524-0002	330 Camp Street	New Orleans	LA	70130	www.rlcsbidco.com
Registrar of Conveyance	(504) 592-9170 Fax (504) 592-9192	1340 Poydras Street 4th Floor	New Orleans	LA	70112	www.oreanscdc.com
Safety & Permit (Zoning)	(504) 658-7125 Fax (504) 658-7210	1300 Perdido Street Room 7E05	New Orleans	LA	70112	www.cityofno.com
Safety & Permits (Board of Building Standards & Appeals)	(504) 658-7200 Fax (504) 658-7208	1300 Perdido Street Room 7E07	New Orleans	LA	70112	www.cityofno.com
Safety & Permits (Building)	(504) 658-7130 Fax (504) 658-7210	1300 Perdido Street Room 7E05	New Orleans	LA	70112	www.cityofno.com
Safety & Permits (Plan Review)	(504) 658-7115 Fax (504) 658-7212	1300 Perdido Street Room 7E07	New Orleans	LA	70112	www.cityofno.com
Safety & Permits (Taxi Cab Bureau)	(504) 658-7102 Fax (504) 658-7213	1300 Perdido Street Room 2W84	New Orleans	LA	70112	www.cityofno.com
Service Corps Of Retired Executives (SCORE)	(504) 589-2356 Fax (504) 589-2339	365 Canal Street Suite 2820	New Orleans	LA	70130	www.score.org
State Department of Health and Hospitals	(504) 568-7970 Fax (504) 568-7974	1010 Common Street #750	New Orleans	LA	70112	www.dhh.state.la.us
State Fire Marshall Loyola Ave.	325 (504) 219-4600 (888) 634-7689 Fax: (504) 219-4301	122 Industrial Avenue	Jefferson	LA	70121	www.dps.state.la.us/sf m/

State of Louisiana Alcohol and Tobacco Control	(504) 568-7069 Fax (504) 568- 7065	1555 Poydras Street #2130	New Orleans	LA	70112	www.atc.rev.state.la.us
State of Louisiana Department of Revenue and Taxation	(504) 568-5233 Fax (504) 568- 7985	1555 Poydras Street #2100	New Orleans	LA	70112	www.rev.state.la.us
	<u>Phone</u>					
<u>Agency</u>	<u>Numbers</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Website</u>
State of Louisiana Government Directory	(800) 256-7777 (800) 216-7331 (504) 219-8818	N/A	N/A	N/A	N/A	N/A
U.S. Food & Drug Administration	Fax: (504) 219- 8813	2424 Edenborn Avenue	Metairie	LA	70001	www.fda.gov
U.S. Food & Drug Registration	(504) 896-1379 (800) 786-9199 (571) 272-1000	210 State Street 4th Floor	New Orleans	LA	70118	www.fda.gov
U.S. Patent and Trademark Office	Fax (571) 273- 8300 (504) 589-6685 (504) 589-2705	N/A	N/A	N/A	N/A	www.uspto.gov
U.S. Small Business Administration	Fax (504) 589- 2339	365 Canal Street #2820	New Orleans	LA	70130	www.sba.gov
Vieux Carre Commission	(504) 658-1420 Fax (504) 6586742	334 Royal Street 2nd Floor	New Orleans	LA	70130	www.cityofno.com

“Thank You for Doing
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